THE RAND-McNALLY

NEW YORK PUBLIC LIBRARY. ASTOR, LENOX AND TILDEN FOUNDATIONS.

BANKERS' MONTHLY

MARCH, 1902

NINETEENTH YEAR

NUMBER 3

CONTENTS

PAGE

FINANCIAL AND COMMERCIAL OUTLOOK 212

DEBTOR AND INDORSER—Chas. W. Stevenson 215

MR. GAGE'S NEW POSITION 220

THE NEW SECRETARY OF THE TREASURY 223

THE AMERICANIZATION OF THE WORLD—Frank A. Vanderlip 228

COMMERCE AND INDUSTRIES OF THE WEST 242

LONDON SHORT LOAN MONEY MARKET 246

INFORMATION FOR BOND BUYERS 248

NOTES OF INTEREST TO BANKERS 253

BANK NOTES 256

TABULATED BANKING INTELLIGENCE 260

DIRECTORY OF ATTORNEYS 262

PUBLISHED BY
RAND, McNALLY & CO. CHICAGO ILL.
EASTERN BRANCH 142 FIFTH AVENUE, NEW YORK CITY
COPYRIGHT 1902 BY RAND, McNALLY & CO.
20 CENTS A COPY $2.00 A YEAR.

LYMAN J. GAGE, Secretary of the Treasury, Washington, D. C., says of the **BANKERS' ELECTRIC PROTECTIVE SYSTEM,** 234 La Salle Street, Chicago: "It makes tampering with a Vault impossible."

THE

CHASE NATIONAL BANK

OF THE CITY OF NEW YORK.

Capital, ... $1,000,000
Surplus and Profits, . 2,800,000

H. W. CANNON, President.

A. B. HEPBURN, Vice-President. E. J. STALKER, Cashier. C. C. SLADE, Ass't Cashier. S. H. MILLER, Ass't Cashier.
H. K. TWITCHELL, Ass't Cashier. W. O. JONES, Ass't Cashier.

Designated Depositary of the United States, the State of New York, and the City of New York.

TRANSACT A GENERAL BANKING BUSINESS.

Accounts of Banks and Bankers received on favorable terms.
Prompt attention given correspondence and monthly statements mailed on last day of each month.
Buy and sell United States Bonds and make transfers and exchanges of Bonds in Washington without charge for services.

THE MERCHANTS' LOAN & TRUST CO.

OF CHICAGO.

ESTABLISHED 1857.

CAPITAL AND SURPLUS, $3,800,000.

A GENERAL BANKING BUSINESS TRANSACTED

ACCOUNTS OF BANKS, BANKERS, MERCHANTS, CORPORATIONS, AND INDIVIDUALS SOLICITED ON FAVORABLE TERMS.

TRUST DEPARTMENT. Authorized by law to accept Trusts and receive deposits of Trust Funds. Acts as Executor, Administrator, Guardian, Conservator, Registrar, and Transfer Agent.
FOREIGN EXCHANGE DEPARTMENT. Travelers' Letters of Credit and Commercial Credits issued, available in all parts of the world. Cable Transfers made.
SAVINGS DEPARTMENT. Interest paid at the rate of 3 per cent per annum on deposits of $1 and upwards.
BOND DEPARTMENT. A choice line of Investment Securities always on hand. Government, State, County, and City Bonds bought and sold.
SAFE DEPOSIT VAULTS. The vaults are of the latest and most approved construction and afford absolute security against loss from fire or burglary. Safes rented from $3 per year upward.

OFFICERS

ORSON SMITH, Pres't — *E. D. HULBERT, Vice-Pres't*
J. G. ORCHARD, Cashier
F. N. WILDER, Assistant Cashier
F. G. NELSON, Assistant Cashier
LEON L. LOEHR, Secretary Trust Department
P. C. PETERSON, Manager Foreign Exchange Department
JOHN E. BLUNT, Jr., Manager Bond Department

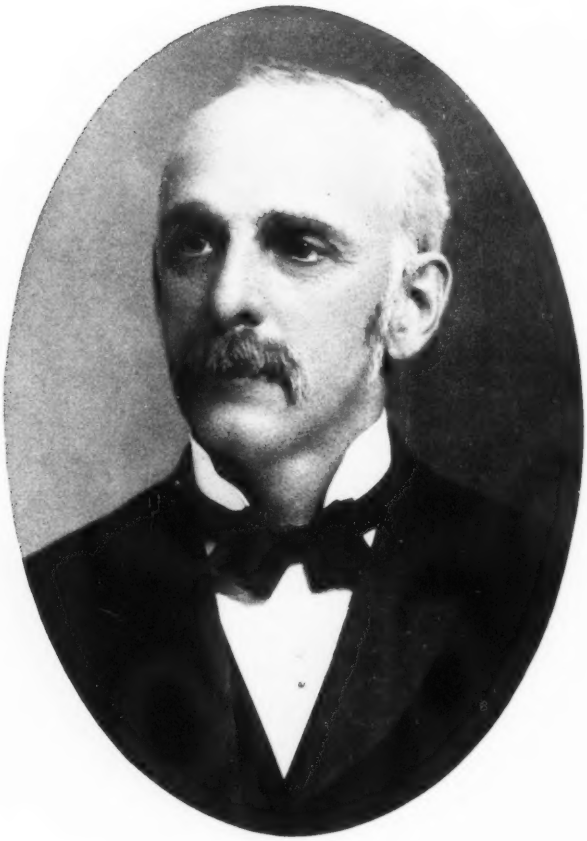
DIRECTORS

MARSHALL FIELD — *CYRUS H. McCORMICK*
ALBERT KEEP — *LAMBERT TREE*
A. H. BURLEY — *ERSKINE M. PHELPS*
ELIAS T. WATKINS — *MOSES J. WENTWORTH*
ENOS M. BARTON — *E. D. HULBERT*
ORSON SMITH

MECHANICS NATIONAL BANK OF PHILADELPHIA

Capital, $500,000. Surplus, $440,000. Profits, $90,000.

MORRIS NEWBURGER, President.
JOHN FIELD, Vice-President.
THOS. ROBERTS, 2d Vice-President.
W. H. CURTIS, Jr., Cashier.
W. H. COSTER, Ass't Cashier.



Very Truly
Leslie M. Shaw

THE NEW YORK
PUBLIC LIBRARY,
ASTOR, LENOX AND
TILDEN FOUNDATIONS.

BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, Surplus, and Undivided Profits, .. $1,000,000
ELLIOTT C. McDOUGAL, President.
LAURENCE D. RUMSEY, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 23. CHICAGO, MARCH, 1902. NUMBER 3.

JANUARY, 1902, BANKERS' DIRECTORY.

The distribution of the January, 1902, edition of the RAND-MCNALLY BANKERS' DIRECTORY AND LIST OF ATTORNEYS is now under way. This directory, under its more familiar title the "BLUE BOOK," is accepted as standard by bankers, brokers, merchants, attorneys and business men generally. Its development, improvement and increase in scope are closely watched by its numerous regular subscribers. The January, 1902, directory is larger and more comprehensive than any previous edition. In mere matter of size it represents an increase of over 100 pages as compared with the July, 1901, book. Typographically the directory excels anything else of its kind. One of the Rand-McNally specialties is the making of maps, and as might be expected in a directory from the Rand-McNally press, the maps are a notable feature of the book. They are accurate, up to date, conveniently arranged and handsomely colored. The color schemes of the directory have been most skillfully worked out. They serve to give tone and character to the book and to bring out in relief the advertisements. The advertisements of the "BLUE BOOK" are strictly representative of progressive conservatism in banking. A feature of the current issue is a large increase in the "accessible town" list. The collection department of banks and business houses will appreciate the amplification of the tabulated list of towns and villages with the banking points to which each is accessible. The directory tables show the addition of about 1,250 new banks in the half year, and the trimming out of about 300 banks which have been discontinued or which have been merged into other institutions.

FINANCIAL AND COMMERCIAL OUTLOOK.

No events of any special importance to the financial and commercial interests have occurred during the past month. This condition has also been reflected in the speculative market which has pursued the even tenor of its way with transactions and fluctuations small. One of the most important happenings of interest to the business community was the action of the President in deciding to have the Attorney-General test the legality of the Northern Securities Company. This action was taken in view of the fact that the Attorney-General had informed the President that in his opinion the combination was in violation of the Sherman Act of 1890. The President has given instructions to this officer to prepare a bill in equity providing that the merger of the railroad interests in the northwest be dissolved and that the shares of the Northern Pacific and Great Northern railroad companies, which have been exchanged for stock in the Northern Securities Company, be returned to the original stockholders of the aforesaid railroads. This policy of the President to have the legality of the merger tested immediately is the best thing for all concerned. It is not believed that the incorporators of the Securities Company had any desire to go outside the prescribed limits of law, and if they have they are as anxious to know it as are the various Governors who first undertook to dissolve the act. The question now as to whether any statutes have been violated has been hanging fire for some time, and it could probably go on unsettled for some time still without any detrimental influence on general conditions, excepting in the stock market. But, on the other hand, the enterprise is of such immense proportions and has such a distinct bearing on future railroad ownership that the quicker the matter is settled the better.

There were many, however, who took a pessimistic view of the President's course, but the men most vitally concerned are undoubtedly glad to see some decisive action taken.

Another item of interest to the financial and commercial community was the passing by the House of Representatives of a bill repealing all the war taxes. Those war taxes that are still extant are of a varied assortment and in many instances have caused petty annoyances without being in themselves any considerable source of income. One of the measures in this act, as it has recently been construed by the Commissioner of Internal Revenue, is of the utmost importance, however, to the financial interests throughout the country, and especially in New York. This is the action of the Treasury Department in deciding that the war revenue law providing for a tax of two cents per $100 on deliveries of transfers of shares or certificates of stock, to secure future payment of money, or for the future transfer of such stock, contemplated that if the delivery of any stock were accompanied by any paper or agreement or memorandum or other evidence of transfer, the tax would be collected. Many are of the

opinion that if this law is enforced in the manner indicated it will cause a panic in Wall street, for transfers of collateral on the part of brokers are so frequent that the necessity of paying two cents per $100 on each transfer will be practically prohibitive. Because of the consequence involved the Commissioner of Internal Revenue has agreed to defer action until he has again reviewed the whole matter, and in the meantime it is to be hoped the bill providing for the repeal of these taxes will be passed. It is, however, doubtful whether the Senate will agree to the passage without some radical amendments, for it is well known that some of the leaders of this branch of the Legislature are of the opinion that revenues are going to decrease materially in the near future, and that if this decrease is accompanied by proposed large appropriations there will be no necessity of any reduction of taxes, for an equilibrium will be created of itself.

In general business conditions there is no evidence that the existing prosperity has run its course, and there is a sanguine belief that no extensive reaction will occur during the present year. Such a supposition is not alone due to the continued demand, but is also based on the fact that in the past year the production of many of the manufactures has been so inadequate to the consumption that they have accumulated enough unfilled orders to assure them of continued activity practically the whole of 1902. The domestic consumption up to the present time still continues in excess of the productive capacity, and unless there is a sharp falling off soon the end of the year will witness a condition similar to that existing now, that is, the manufactures will have an over-surplus of orders which will keep them busy for a good part of 1903. The optimistic outlook that there will be an increasing rather than a decreasing demand is further enhanced by the brighter outlook in the European industrial situation. It is now believed that the crisis over there is past, and, of course, the revival of trade abroad will have its consequent good effect on our industrial situation.

The enormous activity in the iron and steel industry has continued without abatement, especially in pig iron, and the January consumption of this article has been estimated at 1,500,000 tons. Trade statistics have been recently showing a decline in exports of manufactures of iron and steel, and coincidentally an increase in imports, but such a condition is simply due to the inability of the iron and steel industry here to cope with the remarkable and steady demand, with the result that some of the interests in this country have been forced to go abroad for their steel and iron equipment.

Railroad gross and net earnings are also continuing beyond precedent, and as yet none of the pessimistic predictions that the limit of the increase had been reached has been borne out by facts. In December there was a slight decrease in the net earnings, while the improvement in gross was rather small, but that month was unpropitious, and the smallness of the wheat crop was noticeable in the transportation figures. During that month the increase in the gross earnings amounted to $3,415,000, while the net loss was approximately only $468,000. For that same month the total gross earnings of 108 roads reported were $103,000,000, as against $99,500,000 in 1900, while during the same period the operating expenses were $68,500,000, as against $64,500,000 in 1900, and the net earn-

ings $34,331,000, as against $34,799,000 in 1900, the latter exhibiting the decrease in December, 1901, of about $450,000. The published reports of the earnings of railroads for the entire year 1901 are the feature of the prosperity that has been existing in every branch of industry. The remarkable showing is especially indicated in the amount of gross earnings, while the net comparatively have been somewhat reduced by the large improvements that have been going on in the road beds, extensions of lines and in rolling stock. That such a large gain has been made is still more striking when the adverse circumstances of drouth and poor crops, which are of considerable influence, are taken into account. A table published in the *Financial Chronicle* reports the gross earnings of 138 roads in 1901 to be $1,458,607,000, as against $1,318,510,000 in 1900, exhibiting an increase of $140,000,000 of gross earnings. The predictions, some time ago, that the limit of increased earnings for railroads had been reached seemed to have weight when the failure of the corn crop became evident. It happened, however, that during the period in which the shortage of the corn crop was apt to be most felt by the roads the tonnage as a general rule actually increased, even in the districts most vitally affected. The causes for such a condition in the railroad field is due, of course, in a great measure to the general activity in trade conditions, but the community of interest policy that has been pursued has resulted in a greater stability of rates and more economical management than heretofore, with consequent good effect.

This movement of consolidation is becoming more and more evident. While the formation of the Northern Securities Company is only a forerunner of the uniting of many other systems, it is suggestive of the tendency of the times. The antipathy that has been shown toward this new Securities Company, or rather the fight that has been made against its legality, has so far resulted in no definite decision, and for this reason many of the greater consolidations that have already been planned are not being consummated until it has been found whether or not such mergers are in violation of the statutes. Just as soon as this test has been made, should the case against the Northern Securities Company be favorable, many large companies of a similar nature will undoubtedly be organized.

The stock market has continued inert, and fluctuations are within exceedingly narrow limits. Specialties have been frequently forced up by pool manipulation, but as a general rule they have fallen back to their normal level as soon as the artificial support was withdrawn. Speculation in the railroad securities is still small because of the uncertainty of the status quo of the Northern Securities Company, and that the decision in this case will have a considerable effect and is being awaited with considerable interest is indicated by the fact that the direction of the President to the Attorney-General to dissolve the merger was immediately followed by a sharp decline in listed railway stocks. That this decline was not of greater dimensions was due to the fact that the public is not at present interested in the market, and that the large interests who are in control were able to check the reaction in short order.

DEBTOR AND INDORSER.

The depositor should be considered an integral part of the bank, though unofficially connected therewith. His character and personality, as well as his money, are important. Depositors shape the policy of a bank. Their businesses, combined, not only measure the volume of banking operations, but they define and declare their nature. Depositors are creditors. All the solicitude of good management is directed toward them first. Without them the institution cannot exist. Therefore their personnel is the study of the officer. Deposits with him can never be wholly separated from the men who own them.

But another class of the banker's patrons are even more the object of his study—the class called debtors. Given the debtors, and the character of the bank can be determined.

Bad debts are never so harmful as when owned by a bank. Here they have a multiplied power for evil, economically considered, because of the usefulness and complicated interests of this corporation.

And because of this the debtor as a factor, as a necessary part of banking, is worthy separate study. Modern banking is a system of credits. The loaning of money is inseparable from the business.

Debtors may be of two kinds, corporations and persons.

At the very outset we may affirm that personal honor and honesty make banking possible.

Men sometimes wail over the prevalance of evil in the world. There is an old saying that every man has his price. It is false. The Chevalier Bayard, we may admit, is not in business. And yet he is. What kind of a man would appear from a composite photograph of all the business men of the world? A man as near without reproach and without fear as humanity has evolved! And this we hold is no criticism upon the physician and the priest.

The average business man is the typical debtor of the bank. And hence it is affirmed that the safety of the bank is no greater than that of average business. But what is true in theory does not always obtain in practice. A statistical comparison of mercantile failures with those of banks will show the fallacy of this proposition in reality. The fact is that the element of individual choice exists for the bank, which, with the time element, saves it from loss. It can collect, and does collect, on *the appearance* of danger. The business man, on the other hand, cannot save himself always, though he see the disaster coming. The world's commerce sweeps him onward. He cannot sell when he would.

The individual debtor must have property. It may be in ability, honesty and industry only, it often is. Yet the banker sees that this kind of debtor invests his money wholly and safely. It may ultimately be lost by bad management; but, as far as the banker can, the poor, though provident, young man does not invest new money, backed alone by himself, in unsafe ventures or wild speculations. Even here the property purchased by the loan must stand good therefor.

This property must be tangible and it must have exchange value. What is

known as value in use, as distinguished from this, is something of which this banker takes little note. Seldom, however, are they entirely separated. Property which in the possession of a borrower is held to be good security must be permanent, useful, needful, part of the commercial products of the earth or the lands or minerals thereof.

But this equation is never complete without the man. The man is never complete without—a balance wheel. In fact, this is the only wheel that should ever be in a borrower's head. He may have industry, ability, etc.—but the good banker studies his temperament and tendency. Is he prudent, safe, thoughtful, conservative?

But the banker as a judge of human nature is not himself perfect. It is well from a sense of the dangers of trade to scatter loans. Also, there is a gain by having a large list of debtors, on the personal side, as well. Many a man has failed through the perfidy of *one* in whom he trusted. It is pleasant as well as politic to trust the many. And these are the debtors of the bank.

Where corporations have the power to borrow—beware! The risk here is very much different, and in a way greater, than that of the real person. Though from this statement are to be excepted the bonds of large, stable, needful, listed corporations in industry.

Artificial persons do not think or feel, as do men. They are better or worse than men as individual directors make them so. Who sustains the honor of a corporation? Those who manage it? Well managed, legally empowered to borrow, a corporation may be desirable. But beware of a ring within a ring!

Where many are concerned, the pride, honor and love are not that of one man, for his own business. Corporations must be rigidly scrutinized. Where they borrow they must be undisputably good. A little attention from each member of a board of directors makes a diluted mass which is sometimes unstable as water.

Corporations must be founded in service and bottomed on tangible values. One largely owned by two or three men, who operate it, and in the fortunes of which their success is wrapped, has dignity and character in the eyes of a banker. Why? Because so large an element of personal worth enters into it.

Corporations are sometimes organized for borrowing purposes. Usually these are so weak as to be readily discernible and constitute no danger. At best corporations are debtors to be accepted cautiously.

Depositors are almost always borrowers in the commercial bank. And yet the rule of rating credit upon average balances may not be followed too implicitly. As we said at the opening of this topic, the debts of a bank determine its character and in turn the debts depend upon the debtor. And in fact the banker should have no rules for making loans which he may not break on occasion. Nor does he! It would be absurd to say that a sane man should place money where he knew he would lose it. No, a bank is not expected under any circumstances to lose money. And if rightly conducted they rarely do.

The two poles in banking are the official and debtor. Upon the character of these two men depends the success of the institution.

And yet when the last word is said to banker about debtor, it must be: treat him liberally, confide in him, help him.

The debtor moves the world. Credit is the lifeblood of trade. Bankers are credit-makers. Debtors are those who pay interest on depositors' money. They turn the wheels of trade, do the business of the world, maintain honorable, useful exchange among men, uphold civilization and foster culture.

We may repeat—credit is mortgaged energy. The debtor bears the burdens of business enterprise, and is both courageous and tireless. The striving debtor is many times the salt of the earth.

The bank official's relations with the indorser are remote and delicate. They are at times embarrassing. The unwritten laws of business conduct will not allow an entirely open expression of opinion concerning him. In the private office his name is mentioned when he himself is not present. His financial standing and personal worth are under consideration by both borrower and banker. Yet, to a degree, the banker's lips are sealed. The banker probably knows more than the borrower, and yet it would be unfair to reveal the details or extent of that knowledge. He must use diplomacy in his speech. Possibly it is the kind that "deceives but never lies;" for the most part it is silence.

It is not an easy task to decline a proffered endorser. He may be a customer, and there is double fear of losing him and offending the borrower, who is his friend and also your customer.

And yet if an endorser is needful to the safety of a loan he must be "good." No circumstances immediate to the single transaction can be allowed to interfere with this law. Carelessness here will work ruin. There is no need for as firm decision with an indorser as a debtor. A reserve force that will fail at the critical time is worse than no dependence at all. He must be accepted deliberately and understandingly.

Accommodation paper, technically, is that where the third party has no personal interest in the transaction. Authorities are disposed to censure its acceptance. Yet in the common country bank it is an everyday transaction for a friend to endorse a note as a favor to the borrower. If default is made, with a true man, it at once becomes a debt of honor. And thousands of men are suffering today because compelled to pay security debts incurred. Through a pure desire to aid a fellow man.

It is this class of indorsers who occasion finesse in the handling. They are related to both the parties, and must never be made to suffer derogation in the eyes of either.

As a rule the better the borrower, the better the indorser. This is for two reasons. An unworthy man cannot give a good endorser; a good man will not stand security for a worthless one. The former dare not ask for fear of refusal; the latter dare not "endorse" for fear of injuring his own credit.

Barring the intricacies of the law which exerts its power in defense of the indorser against the laxness of the debtor and the oppression of the creditor, the maker of accommodation paper thus is not to be condemned as unworthy. The

transaction is straightforward, honorable, even kindly, and men nowadays appreciate thoroughly what it means.

As far as the banker himself is concerned, the same care here will protect as elsewhere.

But it will not do to decline a name peremptorily and in a thoughtless, harsh manner. Reasons may be given rarely. Sometimes the task is not difficult. Much depends upon the business intelligence of the borrower. We deem it a good rule always to eschew evasion in banking. But the bare word "no" may be uttered rightly without detracting from its inevitableness. Certain conditions obtain which all competent commercial men understand. A man may be never so good yet his name should appear upon a bank's notes only a reasonable number of times. It detracts nothing from his financial standing to state guardedly that while he is perfectly good his name is already in use in that capacity to an extent which would render another guarantor desirable. Where men in the same line of business, of itself hazardous, or in dissimilar but equally hazardous lines, would endorse each other's notes, it can be no detriment to the would-be endorser to state the plain business reason—that it is incompatible with banking rules to hazard money too far in that direction, especially when the risk is external to the men themselves and attaches to the character of the business in which they are engaged.

The greatest danger from accommodation paper is in connivance upon the part of men of doubtful worth to endorse each other's notes back and forth on the ground that one risk offsets the other or by a combination for the purpose of absolute fraud. The latter is a practice akin to kiting and when apprehended should meet with no extenuation or excuse.

The endorser should always be made to understand the full purport of his act and should be rigidly held to an account for its ultimate outcome.

Commercial paper proper presents as great a variety as does business itself. It takes on the color of locality. Divides itself into classes according to the industry; has the general characteristics of security and hazards which attach thereto.

And yet here, too, the endorser is worthless unless rigidly scrutinized and personally investigated. In fact, aside from the general nature of the business transaction, the endorser is often all the bank can fully know about. He becomes the first dependence instead of the last. The note-broker is his friend, but the broker has a business reputation, which, in addition to his honor, is a banker's reliance. This traffic with banks would soon end at the slightest deviation from fair dealing. Still beyond small lines of credit to which customers are entitled, the maker as well as endorser can not be too well known.

It is easy to sell goods on time. But the practice of taking on large quantities of notes for various manufactured products, for mercantile sales, for goods liable to damage, deterioration or disaster, is extremely hazardous. Cattle notes, cotton certificates, grain receipts, these, under proper conditions as to form, margin and makers, are accounted excellent.

But what of the failed bank which held thousands of dollars worth of time-

payment bicycle notes? And in a case where the endorser was simply an intermediary seller of little strength?

Of course, in the multiplicity of business enterprises the banker deals first with classes of notes and depends primarily upon the character of the business and its relation to the wants and needs of mankind. He assures himself always of the bona fide character of the transaction. The worth of the endorser, however, must cover a certain percentage of losses where the transactions are small and many in number. And yet makers are of something worth, though personally unknown where they have obtained value. Collections, though, are costly, and so it often turns out that these small makers become really endorsers. The small notes of the buyers are collateral to the large note of our seller.

Never can there be too rigid scrutiny of him who offers to sell paper. The indorser is in reality often the maker. There should be no doubt which. The best general rule is to cross fire on private and corporate property and kinds of business, and make one secure the other.

CHARLES W. STEVENSON.

SECURITY FOLLOWS NOTE.

The Supreme Court of Minnesota held, in the recent case of the First National Bank of Mankato vs. Pope et al., that where a promissory note secured by a mortgage on real estate is indorsed and transferred to a purchaser without a formal assignment of the mortgage, the security follows the note as an incident thereto, and the purchaser becomes the equitable owner of the mortgage, acquiring an interest which enables him to deal with it for all purposes, unless it is expressly stipulated to the contrary by the parties to the transfer. The court said that where proof of a debt is made in proceedings in insolvency without disclosing the fact that its payment is secured, a dividend is accepted by the creditor, a formal release is filed in accordance with the statute, and a judgment entered in the proceedings acquitting and discharging the insolvent from all debts and liabilities, it is conclusively established, except in cases of inadvertence or mistake, that the creditor has elected to waive and abandon his lien and release his security.

NATIONAL BANK ORGANIZATION.

From March 14, 1900, to January 31, 1902, 850 national banks were organized with aggregate capital of $47,269,000, and bond deposit of $12,466,650. Divided by classes, 567, capital $14,864,000, were with individual capital of less than $50,000, and 283, with capital of $32,405,000, banks of the larger class. Included in the total are 113 banks with aggregate capital of $8,370,000, which were conversions of state banks.

MR. GAGE'S NEW POSITION.

The re-entrance of Lyman J. Gage into the business world is an interesting event. From the post of Secretary of the Treasury he steps to the presidency of the United States Trust Company of New York City. For over thirty years Mr. Gage has been one of America's leading citizens, but although he has won honors and wealth, he has not aimed to live the strenuous life, as that is commonly understood. He is a philosopher and has not permitted ambition to consume his energies. His aim has always been to be as useful a member of society as possible, and his commendable activities as a citizen, rather than personal self-seeking, brought him recognition.

He was born sixty-six years ago in Madison County, New York. While in economic discussions the age limit for reasonable activity in business is being set down at from forty-five to fifty, it is interesting to note that this financier, only four years on the hither side of three score and ten, was in such demand when his impending resignation from the Treasury was announced that a number of the biggest banking concerns in the country were eager to obtain his services, and comment as to which of the tempting offers he would accept became one of the topics of the hour in financial circles.

Mr. Gage retains in many ways the virility of his younger days. He is a man of strong intellect, vigorous constitution and superb physique. He comes from a family of sturdy farmers, descended from Thomas Gage who came to Yarmouth, Cape Cod, the same year that the Pilgrim Fathers landed at Plymouth Rock. Eli A. Gage, father of the distinguished financier, was the first of the line to branch out from farming, having engaged in commercial business in Rome, Oneida County, New York. There Lyman J. Gage took a partial course in the Rome Academy. When he was nineteen years old he removed with his father to Chicago, and in that city secured a lowly position in a bank. He passed through all the grades in that profession, and at the age of thirty-two was promoted to be cashier of the First National Bank of Chicago. Fourteen years later he became its president. Under his direction that institution grew to be one of the strongest financial concerns in the United States. When he assumed the post of cashier in 1868 the bank's stock was not quoted above par. By reason of Mr. Gage's sagacious control dividends of 10 per cent began to be paid annually, and notwithstanding that this has been kept up to the present, the value of stock in the bank to-day is six times greater than it was in 1868. It was owing to Mr. Gage's management that the First National Bank of Chicago was one of the institutions of that city to survive the great fire of 1871 and the panic of 1873.

It was not alone as a banker that Mr. Gage made his influence felt in Chicago. He declined the proffers of politics, but in various other public ways identified himself with the amazing growth of his chosen city. Municipal reform has always interested him. In recognition of his ideals of citizenship the Civic Federation of Chicago made him its first president. When the World's Fair

Lyman J. Gage

project was undertaken the mayor of Chicago appointed Mr. Gage chairman of the Finance Committee. An aggregate subscription of between five and six millions of dollars was the result of the work of Mr. Gage and his committee. For a time he served as president of the World's Fair Board of Directors.

The Chicago Clearing House Association was organized by Mr. Gage, who served as its president a number of years. Three times the American Bankers' Association chose him president. He has also been president of the Commercial Club of Chicago.

Mr. Gage did valuable work in intelligently combating the socialistic and anarchistic tendencies at one time rampant in sections of Chicago. For purposes of propaganda he organized what was known as the Economic Conferences. Public discussions were held and efforts made to bring together for tolerant consideration of their respective views, the various classes of citizens.

To stem the greenback movement in the early seventies he assisted in the organization of the Honest Money League. When President McKinley was making up his Cabinet he realized that the head of the Treasury should be a man of no ordinary calibre, for the menace of panic and repudiation was in the air. Mr. Gage was chosen for the important position because he represented in a very pronounced way the qualities of prudence, wisdom and stability in financial administration necessary for the proper direction of the fiscal affairs of the nation.

Mr. Gage is a man of literary ability. His writings display lucidity of thought and facility of expression. His state papers are regarded as authorities. Not all his literary efforts, however, have been along lines of monetary science. He has been a valued contributor to the *Youth's Companion,* and to various magazines. In Putnam Sons' *Historic Towns of the West,* Mr. Gage wrote a history of Chicago.

The United States Trust Company, over which he will now preside, is one of the foremost institutions of the kind in the United States. The company is capitalized at $2,000,000, its surplus and undivided profits are placed at $11,000,000, and its deposits at more than $70,000,000. It is announced that Mr. Gage will enter upon his new duties about the first of May. His presence at the head of this great institution, so long presided over by John A. Stewart, is a guaranty that it will continue to be run on lines of successful conservatism.

TRUST COMPANY GROWTH.

The trust companies of New York have nearly $45,000,000 of capital and a little over $90,000,000 of surplus and profits, and they possess total resources of nearly $900,000,000, and are gaining in resources so rapidly that if the same comparative gain is reported at the end of this year which it was possible to report at the end of December last, then these trust companies will possess by the first of January, 1903, nearly $1,200,000,000 of resources.

PROSPECTIVE GOLD MOVEMENT.

The consensus of opinion in international banking circles is that the next three or four months will witness a heavy outflow of gold to Europe. The export season is practically over, and this means that the supply of exchange will be small until the coming season; crops begin to move toward the seaboard. In view of this, and the admission of bankers that this country is indebted to Europe to the extent of many millions of dollars, it stands to reason that gold will have to be used as a medium for remittance until bills drawn against exports of cotton and grain begin to make their appearance. An important factor in the monetary situation is the conspicuous falling off in exports in the face of a heavy expansion in imports. While this, strange to say, furnishes the best example of the commercial and industrial activity of the United States, it is also responsible for the scarcity of bills of exchange which will eventually make itself felt in our money market sooner or later.

Representatives of international banking houses admit that the outflow of gold to Europe would have reached large proportions long before this had it not been for the growing financial strength of foreign banking institutions. The bank of England has added materially to its cash holdings within the last few months, and the same can be said of the Bank of France. The latter institution presents the best example in the matter of financial strength, but, unlike the Bank of England, has managed to keep exchange in its favor, and at the same time maintain its discount rates below those of other countries, with possibly one exception. It is because of this attitude on the part of France that so much gold has been shipped on the triangular basis.

In connection with the export and import movement of grain, cotton and merchandise, it is interesting to note that the excess of exports in January of this year fell $17,000,000 below the figures in the corresponding month of last year, while for the first seven months of the fiscal year shrinkage of nearly $100,000,000 was recorded. These figures in themselves account for the scarcity of bills of exchange. That bankers entertain no fear that gold exports will lead to any material disturbance, so far as the monetary situation is concerned, is evident from the low rates that prevail for money in the face of a heavy reduction in surplus. They appear confident that they are in a position to spare considerable gold to Europe and at the same time maintain in their vaults a safe margin of reserve. The returns of the national banks of the country indicate that they are well supplied with available cash, a large amount of which would soon find its way to New York in case it was needed at that center.

THE NEW SECRETARY OF THE TREASURY.

Five years ago when an Iowa newspaper, discussing gubernatorial possibilities in that state printed as its editorial shibboleth: "Keep your eye on Shaw," the majority of its readers began to ask who the newly proclaimed candidate was. To-day, as the Secretary of the Treasury, he is a man of national distinction. His meteoric career has not been the result of the enchantments of wealth, for although Mr. Shaw is blessed with a reasonable abundance of worldly goods industriously acquired, he is by no means one of the money kings, and no part of his frugal fortune has ever been degraded in the purchasing of political preferment. Neither has his phenomenal promotion to the councils of the nation been brought about by influence in high places, for the portfolio he now fills he did not seek, nor did his friends solicit the honor for him.

When his four-year term as Governor of Iowa was drawing to a close, Mr. Shaw modestly contemplated retiring to private life and to his accustomed practice of the law. In fact a renovation of his Denison home was in progress when the honorable invitation to join the President's Cabinet came to him at the Governor's Executive Mansion at Des Moines. Even had the strong men from Iowa in both houses of Congress combined to covet for the retiring Governor the important post of Secretary of the Treasury, they would not have ventured to submit such unauthorized ambition to the President, for Iowa was already worthily represented in the Cabinet, and it was not imagined that double honors were to be bestowed upon that state.

But President Roosevelt did not consult the geography of politics in making his selection of a Secretary to succeed Mr. Gage. For five years the Department had been administered with exceptional ability. The menace and exactions of war had been successfully met. Financial crises had been averted, and the country was enjoying a prosperity so far-reaching, stable and unprecedented that it was the admiration of the financiers and statesmen of all nations. To assume the responsibilities of a portfolio that exercises a significent function in maintaining the safe equilibrium of finance, President Roosevelt wanted a man of strength and genius. He must be a financier in whom there was neither variableness nor shadow of turning. Irresolution or inability to grapple with the recurring complexities of the office might easily jeopardize the whole enviable fabric of prosperity.

Naturally the President scanned the Republic for a man who would loom large in the Cabinet and who could sturdily shoulder the vast burdens of the Treasury. Convinced that Governor Shaw would measure up to these demands, the President telegraphed him, asking him to accept the honor and the obligations involved.

Mr. Shaw had never represented his state in Congress. In fact up to four years ago he had never held public office, and was not known, either as a candidate or as a maker of politicians. It is true that for twenty years he had stood at the

forefront of the legal profession of his district, but that in itself, while creditable, could not have constituted a claim upon the Governor's office of his state. Nor could the fact that he had been elected from comparative obscurity to the highest position in his commonwealth, however picturesque such a rise might be, have been of sufficient weight with the President to move him to select Mr. Shaw to manage the financial affairs of the nation.

It was the unique display of intellectual mastery and thorough conception of sound fiscal policies that led not only to Mr. Shaw's elevation to the Governorship, but also to his selection for the position he now holds. And involved in his sudden rise to political honor in his state is the story of the financial development of the West.

When, in 1874, Leslie M. Shaw, following the impulse of that day toward the West, arrived from Vermont in Iowa, that state was almost as poor as the youth who was to face single-handed the difficult problems of his career. His triumphant struggle for an education, trudging manfully from farm to farm between college terms, selling fruit trees, his graduation into the law, his gradual accumulation of a competency, his marriage, the building of his home and the extension of his practice are interesting items in the progress of a man born to win. But concurrent with these admirable traits and these merited successes, which happily are duplicated in the annals of much of America's citizenship, were activities inaugurated by the growing lawyer which resulted, not alone in his own advancement, but likewise in the substantial development of his state.

When he started out to lay the foundations for his career he found that the farmers were confronting almost insurmountable conditions. They lacked money for the proper equipment of their farms. They needed barns and horses and implements, but they could not borrow money in Iowa except at excessive rates of interest. The young lawyer had faith in his adopted state, and so he journeyed to his old home in Burlington, Vermont, and interested a prominent banker there, inducing that capitalist to accompany him to Iowa. Arriving there, Mr. Shaw drove the banker from farm to farm, interviewing the owners and pointing out the possibilities of the country. The result was that the man of finance loaned several millions of dollars to the Iowa farmers. The money was placed through Mr. Shaw's law firm, and Mr. Shaw financed these loans with such prudence and business judgment that not a dollar was lost nor a mortgage foreclosed. In speaking of Mr. Shaw's work in this upbuilding of the state of Iowa, George E. Roberts, Director of the Mint, calls attention to the fact that farm loans in that locality now pay only 4½ and five per cent, and that the lands that were then worth $10 to $20 an acre are now worth from $50 to $75 an acre.

In thus assisting in achieving the financial salvation of the West, Mr. Shaw had learned in the actual school of transactions the great lessons of political economy which publicists strive to acquire by observation. He had been a factor, not a spectator. What to many sound money advocates were demonstrable theories, were to him experienced realities, and this knowledge was to equip him to

take an important part in one of the most memorable economic contests ever waged in American history.

At the beginning of the campaign of 1896 the free silver craze swept over the West. Iowa, like other states, seemed on the verge of being swept from safe moorings by the economic whirlwind. In Mr. Shaw's town of Denison the Silver Republican Club displayed inflammatory banners denouncing the gold standard. It was a new question to the majority, and thousands of voters awaited directing counsel. At this critical moment there came to Denison, by invitation of its citizens, William Jennings Bryan. The occasion of his address was a great event. For the time being, the ordinary vocations of the countryside were suspended. Throngs listened to the eloquent silver advocate, and many went away believing.

With knitted brow Mr. Shaw had listened to what Mr. Bryan had to say, and was convinced that the gospel of free silver was a heresy that threatened the financial integrity of the nation. In the discussion that followed the brilliant Nebraskan's advent, it was agreed by a few of the more conservative citizens that some speaker should be found capable of successfully replying to the arguments that had been so sophistically, and yet, so convincingly, set forth. Mr. Shaw, as the leading citizen, was commissioned to get a man who would be able to stem the dangerous tide of thought.

The next day he announced to his associates in the movement that he had decided upon a speaker.

"Who is he?" they asked, eagerly.

"I shall answer Mr. Bryan myself," replied Mr. Shaw.

The affair was duly advertised and an immense concourse of thoughtful citizens assembled. Mr. Shaw knew the farmers. He knew the conditions out of which they had won their financial independence. In language which they could not misconstrue, and of incidents which they could not controvert, he talked for three hours. His speech was a revelation, not alone of the unwisdom and the desperate folly of abandoning the principles upon which they had builded their homes and their fortunes, but it also convinced those farmers of Iowa that they without hitherto realizing it, had among them an orator of amazing power and a financier with mighty grasp upon the monetary questions of the day.

That speech was the beginning of Mr. Shaw's public career. A crisis had revealed his genius, and from that hour he emerged by rapid strides into the leadership of his state.

Much has been written of the character of Mr. Shaw's oratory, and it is not excessive praise to say that in the refreshing homespun quality of his similes and his wit, he has many of the intellectual qualities of Abraham Lincoln. Here, for example, is a presentation by Mr. Shaw of principles of political economy in a form which would at once appeal to the sturdy farmers in his audience:

"Our fathers builded not better than they knew, but in some respects less wisely than they supposed. The silver dollar was the original unit of value, and for more than forty years we coined but little gold. Then, in 1834, the ratio was changed and an addition was built on a gold basis; and thereafter we coined but

little silver. Twenty years later we attached a subsidiary coinage lean-to, purchased the bullion, coined fractional currency on government account, and maintained its parity by making it redeemable in full weight coin. Then amid the storms of civil war we suspended specie payment altogether, and constructed a shed with thatched roof, affording an admirable shelter for the time, but designed only for temporary use. Subsequently, and with the first throb of returning prosperity, vigor and hopefulness, we erected an upright, and imbedded the gorgeous furnishings; but during all these years every competent expert who has examined the foundations and the superstructure, has pronounced the beams season-checked, the sills worm-eaten, the underpinning insecure, and the posts decayed.

"Then, when we least expected it, after the calmest and serenest day that ever brightened our industrial skies, the storm burst upon us, and amid the rocking of our financial dwelling not a chick nor a child of discretionary financial age slept a wink all that blessed night. A few slumbered sweetly, and even suggested that had the building been less secure, had it all stood on pins, had it all been built of wood, hay or stubble, we might have slept without knowledge of the danger that threatened or the disaster that overwhelmned us."

Mr. Shaw is famous for his humor, and he uses it with telling effect in debate. In that first speech in Denison, after reminding the farmers of the fact that they owed their prosperity to the very influences they wer calld upon by the silver leaders to denounce, Mr. Shaw said:

"You have sowed and plan.ed, and you are about to see your years of efforts crowned with success. And now as you are about to reap your financial harvest, I plead with you as good and patriotic citizens and as sensible farmers, not to drop a monkey-wrench into the threshing-machine!"

"The effect of this," remarks one who heard the address, "was magical. Every wheat grower in the audience had experienced the exasperating delay and expense caused by a wrench or hammer or other implement falling into the grain separator, and the expression, 'Don't drop a monkey-wrench into the threshing-machine,' became one of the battle cries of the campaign in the West in 1896."

Secretary Shaw is a prodigious worker. He gets to his office in the Treasury before some clerks are out of bed. He stays long after official hours. When a matter comes before him he bends upon it an energy and an intelligence that readily makes him master of the situation. He is approachable and just. He is diplomatic. In adjudicating difficulties he has much of McKinley's gracious faculty of infusing harmony into disturbed relationships. He is fearless, but not ruthless. His tact is shrewdness tempered by Christian sincerity. He is a close student, not alone of economic questions but of general literature, and has already surprised Washington society by the range of his interest in things and his general information. He is pre-eminently practical, but is ever alert to consider new ideas. He is an expansionist in the largest meaning of the term. His conception of the manifest destiny of the Republic may be gathered from his own words, uttered in a speech delivered in Washington in 1900. Speaking of the Americans, he said:

"They have perfected and applied all sciences known to our fathers, and discovered new ones. They have harnessed every known physical force except the tide, and sought new elements and combinations of elements to enslave. They

have annexed all contiguous territory lying between parallels of latitude congenial to our civilization, and have not been slow to assume responsibility when duty or national honor has demanded, beyond these limits. They have made surveys preliminary to the construction of a channel for the bisection of the continent and the nuptials of the oceans, through which in coming years shall pass the commerce of the world, a moiety of which, let us hope, shall be in American bottoms. Events, unplanned and by some unwelcomed, have made the United States the mistress of the Pacific. Destiny—or man's wisdom, call it what you will—has placed both Asia and the islands of the sea under American tuition, and has made the flag of freedom the harbinger of better things to eight hundred millions of people, the natural distributing point for whose more than twenty-five hundred millions of dollars' commerce is under the sovereignty of the United States.

"Surely the future is big with possibilities. To be a parent, and responsible for the development and education of the baby in the cradle, is a great charge; to be of the faculty of a university with a thousand students is quite enough to make one thoughtful and serious. But to be a citizen of the United States, commissioned to instruct a strange and ancient people in things new and in things righteous and in acts honorable, and to be answerable to the world and to God for the results, would inspire not pride, but humility, and should demand of the least and of all the exercise of greatest wisdom."

Financial centers look upon the new Secretary as a safe man, and it is confidently believed by all those who have been watching his course thus far that he will acquit himself with distinction in the high office to which he has been called.

TAXING BANK CAPITAL.

"The law taxing bank capital and surplus is an unjust discrimination," says J. B. Forgan, president of the First National Bank of Chicago. "The capital stock and surplus of other corporations are not subject to special government tax and there is no reason why the banks' should be. Further than that there is absolutely no need now for the collection of such a tax. The law was passed as a war measure. The war is over, and has been for three years, and the government does not need the money. It is the belief of bankers that, under the circumstances, that portion of the law ought to be repealed. We will ask Congress to relieve us of this tax and we expect help of bankers all over the country. There is every good reason why a bank's undivided profits should not be taxed. It is not a fixed fund or in any way a part of the bank's capital, which the law was intended to cover. Surplus is a special addition to capital, having been taken out of profits and set aside for that purpose. But a bank's undivided profits to-day must be divided among the stockholders to-morrow or part of it may be used to cover a loss. It is not part of a bank's fixed surplus and cannot rightly be so considered."

THE AMERICANIZATION OF THE WORLD.

The Americanization of the world—it is a fine, round, full-sounding phrase. Curiously, it did not have its origin in the mouth of a bumptious Yankee, but was coined by a keen Englishman, and has been made the subject of a brilliant essay in which are laudations of America, of Americans and of the American system, which would make a boastful native really shame-faced.

If I were to be asked to name the most surprising single thing that I have encountered in the course of considerable foreign travel in the last year, I would say that it is the state of mind that many intelligent foreigners have reached regarding the future of this country. I was in England a few weeks ago and met several times the man who coined this phrase, the Americanization of the world, and who has since made it the subject of book—Mr. W. T. Stead. As you know, he is a Radical of the Radicals, and so it was not strange to hear from him extravagant predictions regarding our future, assertions that we are to dominate not only the industrial and commercial situations, but political events also, and even that England's greatest hope lies in frankly throwing in her lot with the Americans, and in merging the British Empire politically with the United States, thus realizing a great ideal of race union. The most boastful Yankee would hesitate before uttering such sentiments as those, and they were surprising, even considering the radical character of the man who uttered them. Still more surprising, however, was the utterance of another man, who might be put at the opposite extreme of political life in England, the editor of Great Britain's most conservative and influential newspaper:

"The thing that I see in the political future," he said to me, "is the United States of the world. The century which has just closed is Great Britain's. The century which has just begun is yours. The growth and progress of America are irresistible."

It is in the minds of foreigners who have watched the remarkable developments, commercially and politically, of the last half dozen years that one can find altogether the most radical predictions as to what these events portend for the future. The most blatant American boaster has never reached a height in his predictions regarding America's future that one finds occasionally in the utterances of intelligent foreign observers of our progress.

It is a fine, round phrase—the Americanization of the world—and it brings to mind illustrations of industrial progress, of commercial invasion, of growth, development, the conquest of markets and the extension of influence. The story of these material advances which the country has been making, advances so great as to lead to the coining of such a phrase in the very land where our commercial conquest has been the most pronounced, is a recital still so novel as to leave the subject full of interest. We have to run back only half a dozen years for the starting point, for in those half dozen years we have accomplished more in the way of building up a so-called favorable trade balance than had

been done before in all the years of our history from the beginning of the Government. In these last half dozen years we have sold to foreign countries, according to the customs statistics, $2,000,000,000 more than we have bought, while from the founding of the Government up to six years ago the excess of our exports amounted only to $383,000,000, a balance which we have recently equaled in eight months.

The world has drawn on us for foodstuffs, of course, for many years, but it is only within a short time that we have entered into successful industrial competition in many lines with those nations that have heretofore stood pre-eminent in the industrial field. The record of our progress in industrial competition is most inspiring. That record first marked success in those markets which were almost as distant from the workshops of the old world as from our own. We did not stop there. With startling rapidity our successful competition came nearer and nearer to the field of production, where our competitors had heretofore been pre-eminent. At last, in many industrial lines, we began to compete directly in the home field of those manufacturers who for many years had been in complete command of their domestic trade and the world's markets as well.

The statistics of that growth, the figures which mark with definiteness our advances in industrial competition, and our control of market after market wrested from old world manufacturers who had long held secure sway, are familiar to all of you, I presume. I know of nothing that sits so undigestibly on the end of a good dinner as a recital of statistics; at least, I shall spare you that.

The boast that we are a billion dollar country was permanently made good, so far as our sales to foreign nations are concerned, in 1897, when our total exports for the second time passed the 10 figure mark. That is only a short time ago, but in those six years we have added half as much more to that unexampled total, rolling up in a single year a billion and a half of foreign sales to our credit. All other commercial events of our time are comparatively insignificant when measured against the figures of gigantic industrial development which the United States has in five or six years made in the world's trade, and particularly is that true when viewed in the light of the effect of that development upon the commercial conditions of other nations.

The natural accompaniment of our invasion of foreign fields heretofore held by European manufacturers has been that we, at the same time, have been able to supply more completely our own markets. The great increase in the consumptive capacity of the United States developed in the last half dozen prosperous years has been followed by no material increase in our imports of foreign-made goods. We have been successful competitors with foreign manufacturers both in their own field and in our home markets. These foreign manufacturers have not only lost many profitable markets the world over, but they have been permitted to gain no new foothold in that greatest of all their markets —the United States.

In 1896 our imports were a little less than $800,000,000 and our exports a little less than $900,000,000. For the last fiscal year our imports had grown only $43,000,000, while our exports had increased an even $600,000,000. These are large figures—so large that it is not easy to comprehend them. There are only four nations in the world whose total annual exports amount to as much as merely this gain which we show in comparing last year's figures with those of six years ago. When we stop to think of that, when we remember that the increase alone which we have made in our foreign sales in these prosperous six years amounts to almost as much as the entire exports of France, and to fifty

per cent more than the entire exports of Austria-Hungary or Russia or India or Belgium, we begin to have some appreciation of what a remarkable factor in the foreign trade of the world is this sudden development.

The total of these exports is certainly startling, but the real significance is not so much in the total as in the character. An analysis of this growth in our exports shows that it has not been merely along the line of increase in our sales of foodstuffs. It is the increases in manufactured products that offer the striking feature of this statement. Those increases show that we have suddenly taken our place in the very first rank of the industrial nations of the earth, and while we have lost nothing of our supremacy as an exporter of food products, we have gained astoundingly in the sales of the products of our workshops.

With the great improvement in transportation, with the broad and instant knowledge of the world's markets which the cable gives us, the dependence of one nation upon another has become greater than ever before. Specialization in manufacturing, concentration, combinations and trusts are making it more and more difficult for the small manufacturer to compete with the great one, and that for the soundest of economic reasons. To-day each nation is becoming more dependent upon the others in just the way that, two or three generations ago, when the era of manufacturing began, the individual who, with his hand-loom and small shop, was almost independent of his neighbor, lost that independence but gained vastly by the cheapening of prices and the higher relative value of his specialized work.

History is becoming more and more the story of industrial development. A nation's strength is measured by its wealth. Its position in the world's progress by its relative commercial growth. The motives and mainsprings back of much history that is to be written can be looked for in ledgers and balance sheets, in trade statistics and in the figures which show the results in industrial conquests and defeats. A study of the comparative price currents of nations, an analysis of trade balances, an understanding of national production and consumption, will give the data most needed in forecasting a nation's future.

It needs no prophet to see that we have before us a rôle of tremendous importance. One by no means needs to accept the exaggerated views of some of our rather dazed foreign observers. We cannot look soberly at the conditions which have developed, developed so rapidly indeed that we have heardly had time to adjust our view and get a true perspective of their importance without recognizing that we have come to an entirely new era in the national life. In industrial development we have reached a point where the world's markets are of prime importance to us. If we can continue with our commercial invasion at anything like the rate of progress we have been making in the last half dozen years, we shall soon occupy easily the commanding position in many of the world's industrial fields. All this new power, however, carries with it new responsibilities, as power always carries responsibility.

I think it is of value to attempt some analysis of the reasons why we have suddenly attained such great advantages in the world's industrial markets and try to discover what the basis is upon which we have built up in half a dozen years a trade balance of two billion dollars. I have asked that question of many successful American exporters and of many European manufacturers, Government officials and financiers. The answer necessarily must be somewhat complicated. There is no single cause, but there are many contributing factors, some of them being points of especial strength in our own position, and many of them points of perhaps only temporary weakness in the position of our competitors.

On the side of our own strength must come first the wealth of our natural

resources, incomparable when matched against those of any other nation. Then of great importance is the etxent of our home field, which has enabled manufacturers to specialize, to turn out a tremendous product of a single type, and thus to reduce cost to a level wholly impossible in the foreign workshops. When we think of the handicap which the European manufacturer is under in the lack of any extensive home field the importance of this advantage becomes clearer. The European manufacturer can extend his markets but a comparatively short distance in any direction without encountering the barriers of tariff walls and of foreign tongues and prejudices. Here we have a far-spreading domain, with perfect freedom of intercommunication, a vast population with wants and tastes much alike, unrivaled transportation facilities and the cheapest of raw materials. With this field to work in and with the protection of a tariff which has held in check the competition of longer-established foreign industries, our manufacturers have developed on a scale and with an intelligence which makes it practically impossible for any foreign competitor to reach the standard we have attained. When we add to the tremendous advantage which this great home field, protected against competition and aided with cheap raw material, has given us, the further advantage of workmen whose average day labor is enormously more effective than the labor in any foreign country, we have taken another important step toward commercial supremacy. In spite of a wage scale that will average double that paid on the continent, I believe there is no doubt that our workmen set a pace and bring to their labors an intelligent efficiency which gives to their employers a decided advantage over any European manufacturers.

But we do not stop there. The American workshop is the incarnation of the spirit of labor-saving machinery. The American manufacturer has the courage to throw valuable and efficient machines into a scrap heap because he finds he can replace them with more valuable and more efficient machines. He is generally aided by a co-operative spirit among his workmen, although there can be some interesting exceptions cited in that field. On the whole, however, we are incomparably ahead of the rest of the world in the ingenuity and efficiency of our machinery. An age of machinery is an age of motive power, and here again we stand unrivaled, with our coal fields that give up the greatest product coming from the mines of any nation, laying it at the doors of our factories at the lowest price manufacturers anywhere obtain fuel.

Our great source of England's wealth has been her coal mines. They gave to her manufacturers cheap motive power, they propelled the commercial fleets of the world and they produced the nation's most important export. We seem to be just in the beginning of a fuel development which will be of world-wide economic importance. Thirty years ago we produced 32,000,000 tons of coal. That doubled in the next ten years. By another decade, in 1890, we had produced 140,000,000, and in the closing year of the century we produced 240,000,000, taking from Great Britain her supremacy and establishing ourselves as the greatest source of coal supply in the world.

Our own enormous industrial development has resulted in increasing our coal consumption on a pace with this tremendous increase in its production, so we have as yet paid little attention to the export trade. That is certain to be almost at once one of the most important directions for further development and of the greatest interest in its relation to the industrial conditions of other countries. At the moment, however, I want to emphasize only the advantage which these enormous coal fields have given to our own industrial progress. We have five times the coal area of all Europe, and our coal seams average twice the thickness of those in the European mines. Many of our mines can be worked

by drift tunnels about the water level, while the European shafts are frequently sunk 3,000 and 4,000 feet. The result of these conditions is seen in the steadily increasing cost of production in Europe and the decline in American mine prices. Fifteen years ago the average price of mine coal was about the same in the United States and Europe. We were less skillful in our methods, and the superior advantages of our mines were not being fully realized. From that average price of $1.60 a ton fifteen years ago the mine price of European coal has risen to just under $2, and in the same time the mine price of coal in the United States has declined to $1.10. This is a margin which operates at every stage of manufacture to lower the cost of production and to aid us in our competition with foreign manufacturers.

I was attempting to enumerate the advantages that have been the basis of our successful industrial competition when I digressed to speak in some detail regarding the coal supply. To return to those advantages, I wish especially to call attention to a method in American manufacture which, I believe, gives us an enormous superiority in cheapening production in comparison with the work of the European shops. I am thinking particularly of methods in vogue in building machinery, steam engines and iron and steel work of all character. You will, perhaps, pardon me if I quote an interview which I have heretofore published, but which voices exactly what I wish to say and what a great many exporters of American machines agree is one of their chief advantages.

In the little town of Abo, in Finland, I was waiting one day for a steamer to go to Stockholm. In strolling about the town I ran across another American. I learned that he was the representative of a great engine manufactory and that he had been covering Europe from Spain to Russia. He had been able to sell his engines in competition both with the domestic manufacturers and with the makers in Great Britain and Germany, who had before practically controlled the trade. I asked him to analyze for me the conditions that enabled him to come into these markets and sell in successful competition, in spite of customs duties, in spite of 4,000 or 5,000 miles of transportation charges, and in spite of the fact that his factory paid workmen average wages two or three times as large as were paid by his competitors.

"Our success in coming into this field," he said, "is very largely due to what in our manufacturing parlance we call the making of 'standards.' We believe we know how to make a type of engine which will give the maximum efficiency for a certain class of work. We develop our standard type and then we stick to it. We are enabled to manufacture an enormous number of engines all exactly alike, because we have in our home market an enormous field. The American public has been taught that a builder of engines knows better how to design an engine than does the individual who only occasionally buys one. Our best manufacturers absolutely refuse to vary from their standards. In making a great number of engines exactly alike we can turn out work at a price that is simply beyond the possible competition of the ordinary European maker. Our labor-saving machines largely compensate for the wages we pay. The English and German manufacturers are harrassed by consulting mechanical engineers. A man who wants to buy an engine employs an independent consulting engineer. The engineer invariably feels that he must earn his fee by suggesting a change. If a dynamo is adjusted to make 112 revolutions a minute he wants an engine built that will turn it 113. The result is that English and German manufacturers make an endless number of types. What is more, they cannot get away from the thraldom that they are in and adopt our system of standard types, because they have not the great, broad, homogeneous market which America offers to its own manufacturers. I doubt if our manufacturers

appreciate the great advantage which they have in this home market, where the inhabitants, from the Atlantic to the Pacific, are very much the same kind of people, with very much the same needs and desires. In Europe every manufacturer has a sharply circumscribed field. He is met by new tariffs and new tongues only a short distance from home in whatever direction he goes. The type of article which can be sold in one district may find no market in another close by. With us the man in Los Angeles wears just the same kind of a hat as the man in Boston, and the people through all that stretch of 3,000 miles are dressed the same and buy, generally speaking, similar commodities. This broad basis of our own unparalleled market, which permits a manufacturer successfully to work out a standard article and then produce an enormous quantity of that exact type, is the most secure basis upon which to build a foreign trade. We alone have that advantage. No European manufacturer can successfully follow in our lead."

It was such conditions as here cited that compelled the British Government, when it started a Government telephone system and had to have a great number of instruments in a short time, to turn to Chicago manufacturers to supply them. It is such conditions that have put Chicago in command of the agricultural implement business of the world and has resulted in the foot gear of no small percentage of Europe being made there.

We have a great business corporation in our government with 76,000,000 stockholders. It is distinctly desirable that this corporation use its best efforts to familiarize the markets of the world with the products which we have to sell and to inform itself regarding the demands and condition of those markets. That purpose was not so distinctly in view when the consular service was first organized as it is to-day. The service has now come to bear a most important relation to the extension of our foreign trade. The increased importance which is given to that service as a result of our rapidly widening interest in foreign markets has not been fully recognized. In former times, when the consul was seldom called on to do much more than visé an occasional paper, it did not greatly matter what sort of men held the positions These places might at times be filled by people of a character to rather shock our national pride, but the effect of that was not noticeable in our trade returns. The importance of the consular service, however, has enormously increased in the last half dozen years. Fortunately, there are a good many people in that service who have fully measured up to the wider responsibilities and have become factors of great moment in aiding our invasion of foreign markets. When we see what can be done by a consular officer properly equipped to aid the expansion of foreign trade, the regret becomes the keener if people are found occupying these important positions who have neither a conception of the opportunity they offer for good work nor the ability, if recognized, to perform it. The blame for this is by no means to be laid entirely or even in a great part at the doors of the officials in Washington. I know that there has been honest effort there to place in consular positions men properly qualified. I believe that the blame for the failure to do that can be laid more directly against just such men as sit around this table to-night than anywhere else. We endorse in a good-natured way men for political offices whom we would not think of employing in our own business. We sign extravagant letters of recommendation for people who are not entitled to them and give characters to men who must go out of their own community to have the endorsement credited.

A friend of mine, who has recently returned from a trip around the world, came back with many amusing and some distressing stories regarding our consular misrepresentatives. One of the first of these officials encountered was at

Malta, and the story that the man himself told of his own appointment—which was made a number of years ago—illustrates the misfits that result from indiscriminate recommendations.

"I was living out in a small Missouri town," he said, "and, having had pretty hard luck at about everything I had undertaken, I thought a good berth in Washington would about suit me, and I got a lot of recommendations together, on the strength of which my Congressman promised to do something. One night after I had gone to bed a lot of fellers came trampin' up to my house and got me up.

"'You've got a job, Bill,' they says.

"'What's the job?' says I.

"'You've been appointed consul to Malta,' they says.

"'Where'n h—l is Malta?' says I."

He has since learned where Malta is, but not very much more that would fit him to be a really valuable advance scout in our commercial invasion.

In one of the most important trade centers of Europe I found a gentleman, a graduate of Harvard, who was holding a position as consul for the sole reason that it gave him an opportunity to study the Slav languages. He was a cultivated gentleman, with dilettante tastes running entirely in the direction of literary research, and was about as unfitted for keen commercial observations as was the Missouri gentleman who began his official career by getting out a geography painfully to discover where his post was located.

It has been proposed to bring about a millennium in the consular service by applying to it the civil service rules. I am not at all sure that that would do it. I do not believe many of you would want to select wholly by a competitive academic examination a man to go out and represent your business. We want educated men in the consular service, but what is wanted much more than academic accomplishment is good Yankee horse-sense, which sees trade opportunities and will make suggestions of distinct practical value to manufacturers and exporters.

The improvement of the consular service lies in the hands of just such men as are members of this club. You should first induce Congress to pay adequate salaries, so that men of sufficient ability can be secured for the places, and you should then be as careful in your recommendations as you would in the selection of men to represent your own business. The whole consular establishment is badly organized and underpaid, and cannot now hope to command men of the type which we should have representing the commercial interests of the country and looking out for opportunities to extend our trade. I doubt if Congress could make a better investment than to pay one hundred men $10,000 a year in the consular field, provided those men were selected so as to get the most competent people which such salaries would induce to accept the places.

One of the mile posts that most significantly marks our progress toward the first ranks of financial strength is the position which has been reached by our Government securities. They are, as you all know, now on a basis which marks the highest Government credit the world has ever known, and a credit incomparably higher than can be shown by any other nation. The various issues of United States bonds now sell on a basis which nets the investor between 1½ per cent to about 1.9 per cent. It may be objected, of course, that these securities have been given a special and artificial value because of their use by national banks as a basis for issuing notes. The fact remains, however, that only $322,000,000 are so used out of a total of nearly $1,000,000,000, and that there are hundreds of millions of our Government bonds held purely for investment pur-

poses, although they return on the present market value in the neighborhood of 1¾ per cent.

An English consol pays 2¾ per cent and sells at 94, and even after the reduction of interest, which will come in 1903, when they will pay 2½ per cent, the present price will make them yield an income return more than 1 per cent higher than investors are willing to take when their money is secured by the bonds of our own Government.

France, with her enormous capacity for internal investment largely confined by legislation to her own securities, sells her own 3 per cent rents at par. The Imperial German Empire, with a debt of but one-half of our own, has just made an issue of 3 per cent bonds at 89½. Russian 4's sell below par, and Italian issues return the same rate. There are few points in our financial position of which we can be more proud than the market quotations for our Government bonds.

I wonder how fully the members of this club recognize and appreciate how great is the work which has been accomplished by your distinguished fellow-member during the five years that he has been the nation's finance minister; how clearly you understand what a debt the commercial interests owe to him for the important part he played in developing this wonderful prosperity which has been the marvel of the world, and how much the nation owes to his wisdom for this unexampled credit our securities now command. Do you know, for instance, that, in spite of the fact that we have successfully fought an expensive war with an old world nation, purchased for $20,000,000 territory which has cost many more millions to retain, in spite of those burdens and in spite of five years of the most generous appropriations Congress has ever made—in spite of all that, do you know that, under Lyman J. Gage's administration of the Treasury, the annual interest charge on Government bonds was reduced from over $40,000,000 to less than $29,000,000. Is not that a sort of financiering that will make the world look up to us even more than does the creation of billion dollar corporations.

So much for some of the advantages which we have. Important factors in our progress have been some of the disadvantages which our competitors are laboring under. Germany has accomplished marvels and has accomplished them in a country poor in raw materials, and must always be heavily handicapped by her lack in that direction. England is pervaded by a commercial old fogyism which has cost her dearly and which has left open wide the doors for our entry into markets which belonged indisputably to Great Britain for many years. The Germans are far more up to date in their mechanical methods than the English. Indeed, they are not very far behind us, but England has been extremely slow in abandoning the ways of the fathers and in accepting new methods and new machines. There is extreme conservatism both on the part of manufacturers and workmen. The employer turns from anything that is new. With us novelty is a recommendation. There it is a distinct barrier against the introduction of any machine or method. They can see no reason why the ways that have been satisfactory for many years should not continue to be satisfactory, and matters move on at an easy-going pace which may have done very well a generation ago, but is leaving English manufacturers distanced at many points by both their German and American competitors.

I heard an American, when he made his first acquaintance with the ponderous, slow-moving elevator in a great London hotel, express his amazement as it crept slowly up from floor to floor with the statement: "We grow trees faster than this in America." That is about the way a great many industrial institu-

tions in England will strike an American. The employers seem satisfied with going easily, and the workmen are enthusiastic over that method.

The highest development of labor unions is to be found in Great Britain. The early growth of these organizations was along correct economic lines and resulted in distinct benefit to organized labor and to employers as well. A few years ago there came into existence what was then called the new unionism, which was a unionism of force, a unionism which undertook to secure its points by the right of might and to make strikes effective by forcible interference. That new unionism has of late been succeeded by a newer unionism, which has as its basis an absolutely false economic theory, and which is, I believe, doing more than any other one thing to keep British industry in its present unhappy state, and which has been one of the most important factors in permitting our manufacturers to gain footholds in English markets. The greater part of the army of two million members of organized labor in England has adopted the idea that if the daily output of the individual workman is decreased the result will be an increase in the aggregate number of days' labor to be done. With members of many labor unions it is a cardinal principle that the desirable thing is to produce with each day's work as small an output per man as it is possible to compel employers to accept. If a man succeeds in doing only half a day's work in a day, they believe that that means that two men will be employed where but one was before, or the employment that the other was engaged in will last twice as long. It seems hardly credible that the great mass of organized labor in England should believe that their country can maintain its commanding position in the world's competitive markets when labor uses its best endeavors to devise ways to restrict individual production. That is, to a large degree, the situation, and endless illustrations could be offered showing the success with which English labor organizations have restricted the daily output. There are instances where men do less than one-quarter as much of a given sort of work as they might readily do if they employed themselves actively.

Our own labor organizations are not entirely free from this same fallacy. We have seen important strikes organized, not for the purpose of advancing wages or reducing hours, but to enforce restrictive measures which would result in decreased production. The building trades in Chicago a year or two ago enforced as arbitrary rules in regard to the restriction of production as anything that can be cited in England.

The English workmen have just been having a valuable obect lesson in the construction of the great manufacturing plant of the British Westinghouse Company near Manchester. One of the finest mechanical plants in the world is being installed, and the manner in which the building operations have been pushed forward have been the marvel of both English builders and workmen. The plant was started under English supervision, but the work dragged along in such hopeless fashion that the task of completing it was, last April, put into the hands of American building contractors. They spent $3,000,000 in eight months and managed, though under great difficulty, to show a rapidity of construction such as England had probably in all her history never before seen. These contractors met with the same spirit among the English bricklayers that is to be found everywhere. With all their energy, they could not get them up above 800 bricks a day, so they imported some American bricklayers and set them at work on the slowly rising walls. They laid nearly 2,000 bricks a day. The pride of the English workmen was at stake, and they abandoned their "go-easy" principles, took off their coats and demonstrated that they were as good bricklayers as the imported Americans, but how they will reconcile the record that they made under the eyes of the St. Louis contractors with what they are willing to do under English superintendence is a little difficult to say.

A few years ago the machinist trade of England was infected most perniciously with practices and rules looking toward the restriction of production. Every possible difficulty was thrown in the way of the introduction of the labor-saving machinery, and every means that could be devised was employed to make a day's labor result in the least possible output. The situation became unbearable, and finally led to the momentous strike which was a distressing strain upon Great Britain's industry for many months. The employers were successful, but the success has been rather an empty one, for the workmen have never been convinced that they were wrong, and they are now forcing into their rules and usages the same restrictive methods which they employed before.

I believe there is no greater danger that we have to face in our campaign for a world-wide industrial supremacy than the possibility that these same false economic notions may be accepted by a great mass of our own workmen and lead to measures restrictive of production, such as have played so important a part in the English industrial situation. That danger can best be met by closer sympathy and mutual understanding between employers and workmen, and an important movement in that direction was inaugurated in New York recently in the formation of the Conciliation Committee, which was the result of a representative meeting of influential employers and representatives of labor held under the auspices of the National Civic Federation. When such men as Senator Hanna, Mr. Schwab, Mr. Rockefeller and Mr. Bliss can be brought into sympathetic relations with such labor leaders as Mr. Gompers, Mr. Mitchell and Mr. Sargent, and these men can all sit down together to a sensible, unheated discussion of the industrial problems of the day, a long step has been taken toward an understanding which will make impossible the general acceptance of such false notions as have ruled British organized labor. If our own labor organizations were to adopt the rules that are now deep seated in the mind of many English workmen, our superiority in the world's industrial markets would be lost very quickly. We have advantages enough to permit us to pay twice the wage scale that is in force in the shops of our international competitors, but we can never have advantages enough to counteract a fallacy which would lead workmen to believe that the smaller their daily output the greater the number of days' labor to divide among their fellows.

It has been said that the American who cannot see American faults is a donkey, and the American who can is no American—and there you are. I do not want to be expatriated, but I believe there are no more useful Americans than those who can see and are willing to point out some of our faults. Such phenomenal success as we have been achieving with our world-wide commercial invasion might easily lead us to think that, whatever faults we may have, they are not of a character to interfere seriously with our commercial prestige. I believe that we have an unassailable position, that we can go on to such further accomplishments as will make all we have yet done seem insignificant, but I believe, too, that it is easily possible for us to make mistakes, and to continue some of the mistakes we are now making, until this progress will receive so serious a check that recovery will be long and painful. We have by no means won a decisive and permanent victory in this commercial invasion. There have been some remarkably successful engagements, but it is altogether too early to say that we have won anything like lasting ascendency. We have a list of advantages on our side which is an imposing one, but we cannot always retain them. Our opponents are by no means without energy or ability. The superiority of our labor, our larger use of machinery, the great breadth of the domestic field of consumption, our comparative freedom from fallacious trades-union theories, the omnipotence with us of the industrial ideal carrying all our best

brain and energy into active industrial service, whereas with our competitors it is drawn off to other channels—all these things are important advantages for the moment, but some of them we are already losing, and others we may lose. The foreigners are at last wide awake to every point of our supremacy. In Germany there is as keen inquiry after the most approved methods and machinery as can be found anywhere with us. No small part of our great exports of the last half dozen years has been made up of labor-saving machines, which have gone into the workshops of our competitors and are now turned against us as guns captured from the enemy. Industrial methods are being Americanized in a way which rapidly will take from us some of our present advantages and make us look to other reasons for sustaining the supremacy toward which we are now so well started. The permanent and complete victory which is to make America clearly the dominating industrial power of the world is not to be won by any rule of thumb, but by the most careful, intelligent, earnest seeking after the best methods in every line of industry and commerce. It is not enough that our shops are equipped with the best mechanical devices. It is quite as necessary that we adopt the most scientific and economical methods in the handling of credit, in providing currency and in furnishing banking facilities. Correct methods of dealing with credit are as important to this development as is economical transportation. A sound currency, commanding the confidence of the world and expanding to the needs of commerce, is as essential as labor-saving methods of manufacture. There must be security at every point against waste and loss. There must be exactness and scientific accuracy, and that is as important applied to our political economy as it is to our mechanical engineering.

We have done a great deal since 1896 in soundly establishing our currency, and we have made some improvement in our not altogether scientific banking system. There is still a good deal to be done before we have a banking currency which shall in its volume bear some relation to the commercial needs of the day, rather than, as in our present system, leaving the volume of currency dependent upon what may happen to be the price of our rapidly disappearing Government bonds. There is still a good deal of work to be done to educate the people so that they will recognize the absolutely unscientific nature of our present subtreasury system, taking as it does a great stream of money from the channels of trade when it is most needed there and greatly embarrassing the Secretary of the Treasury at times when a surplus which he finds it most difficult economically to keep in active commercial employment, where it is needed.

We smile at old world manufacturers who cling to mechanical methods of only a decade ago, but *we* ourselves are slow to believe that a banking system, with a note issue based entirely on Government bonds, is not so well adapted to our needs to-day as it was forty years ago when our population was half what it is now and the supply of bonds twice as great.

Conservatism in finance is most desirable, but conservatism must not run into blindness, nor should satisfaction over a system which has done good service in its time shut off consideration of the fact that conditions and requirements have rapidly changed and are still more rapidly changing.

We hear a good deal of talk about New York becoming the financial center of the world. That is a boast which, for a good many years to come, is nonsense, and can be soberly made by no one familiar with international banking conditions. We lack the fundamental requirement that the world's financial center must have—a steady money market, with some great central institution to which banks with unquestioned collateral can resort and always find financial strength. A good deal of talk is heard about the need there is for our financiers to go into the international banking field, and not a few people seem to think that by

merely establishing banking offices here and there in Orient and Occident we can control the course of international finance. That boast is based on ignorance of the principles of international exchange, ignorance of the force of long-established habit and of the disadvantages of geographical remoteness. It is idle to be deceived by any idea that the financial center of the world has moved to America or is likely to move here for a good while to come. We are, in fact, cutting very much less figure in international finance than we are generally credited with doing. One not infrequently hears the remark that no foreign Government can now emit a bond issue without knocking humbly at the doors of our financiers. That is all stuff and nonsense. It is true that we have subscribed to a modest portion of a few issues of foreign securities, to an English, to a German and to a Russian loan. It is also true that by far the greater part of all those subscriptions were made for a speculative turn and the securities all went quickly back to the home markets. We are only beginning to master the A B C's of international finance, and it is well for us not to get too bumptious as to our world-wide importance in the financial field.

One of the gravest dangers to our commercial progress seems to me to be in the spirit of extravagance which has become so general. The foundation of this great prosperity which we are now enjoying was laid in the rigid economies which followed 1893. The lessons that were learned in the trials of that period seem all to have been forgotten. We have made money so rapidly and so easily that we have rushed into a rate of expenditure more prodigal than the country ever saw before. It is true not only of personal expenditures, but it is true in business management, and it is undermining dangerously the splendid foundation which was laid by the years of rigid economy of the early '90s.

Our imports tell some interesting stories of this lavish expenditure. Last year, for example, we imported just under $24,000,000 worth of diamonds and precious stones. Compared with this importation of $24,000,000 worth of precious stones is an importation in 1896 of less than $5,000,000, an increase of $19,000,000 in our purchases of precious stones, more than half of that being in a single year. This marks a lavishness of expenditure which will need a good many additional markets for some of our more humble manufacturers to counterbalance.

In the same period our imports of gold and silver jewelry rose from less than $1,000,000 to nearly $4,000,000. Our purchases of silks, satins and ribbons jumped from less than $23,000,000 to $35,000,000. Even the children have grown extravagant, for we brought in last year more than $4,000,000 worth of foreign toys, as against $2,500,000 two years ago. Our imports of luxuries footed up last year more than $130,000,000, marking an increase of one hundred per cent over similar imports at the beginning of the present period of prosperity.

But there is another form of extravagance more dangerous than is the indulgence in personal prodigality. It is an extravagance of hopefulness and optimism on the part of men who control great corporations, and a prodigality in the issue of corporate stocks and bonds that have for their basis hopes rather than assets, and whose volume is measured by a credulous investing public's appetite rather than by permanently proved earning capacity. We are now not only a billion dollar country, but a country of billion dollar corporations. Our imaginations have become so dazzled with high figures that nowadays a $100,000,000 issue of corporate securities in a single block no longer excites especial comment. When we discuss the statistics of our foreign trade development we think we have encountered astounding totals. For *really* astounding totals we should turn to the record of new corporate securities created.

I believe in the great corporation. I believe there is no more effective way for us to impress ourselves on the trade situation of the world than through these great industrial units that can project into the world's markets the strength of their commercial position with irresistible force. I think they can accomplish what would be absolutely impossible for many divided interests to do, and they should be encouraged rather than legislated against. But our great corporations, with their enormous capital, must have assets or earning power to warrant that capitalization, and it is well that we do not forget the dangers that lie in over-issues of securities, and that we keep clearly in mind the pitfalls that are digged for those who are extravagant in optimism and who issue securities based upon hopes rather than upon assets and proved earning capacity. Finance has as definite laws as chemistry or physics. We can no more successfully run counter to them than we can defy gravity or chemical affinity.

I have the firmest conviction in America's ultimate destiny. The twentieth century is America's century. I believe we are to be the dominating influence in the industrial affairs of the world, and that an early realization of that position can be delayed by nothing short of colossal blunders. I believe we may come to a dominating position in the financial affairs of the world in time, but for that we must have patience, and we must provide machinery of credit, of banking and currency as perfect for the work to be done as are the machines and methods which have given pre-eminence to our workshops. I believe we are rapidly coming to a dominating political position—reaching it indeed quite as rapidly as we can fit ourselves to meet the responsibilities of such eminence.

And I believe with absolute faith that this broadening influence in industry, finance and politics will carry to the other nations of the earth, not defeat and distress such as generally follow in the train of invasion, but will bring to them all better methods, better conditions, better standards, higher political ideals and finer conceptions of liberty and good government.

If we are pervaded by a keener and more effective spirit of industry than the world has known before; if we have evolved better methods of production; if we have realized more clearly the economies of industrial combination and concentration; if we have brought to our aid higher development in mechanics and realized more clearly than others the advantages of specialization; if we have at our command incomparably the richest storehouse of raw material and fuel that any nation has ever had—if we have united all these conditions, it does not mean that the combination is to benefit us and impoverish the rest of the world. All mankind is joint heir to this heritage, and the whole world will ultimately be the richer—the richer both for the storehouse of material things we are opening and the richer for the spirit of industrial applications, for the standards of commercial dealing, for a mutual understanding between capital and labor which we are working out, richer for all those things which go to make up the American ideal. There may be bruises caused in the first readjustments which are a part of such revolutionary changes as have been exciting the world's interest. But those bruises will be forgotten in the material benefit the readjustment will ultimately bring. In the end the result of it all will surely be a material good, of which we may ourselves have the larger share, but which is great enough to permit substantial benefit to be left in every conquered market and with every people with whom we shall trade. I do not conceive that the Americanization of the world means something the world need look forward to with fear. It only means that, so far as we have better methods, higher standards, truer conceptions and finer ideals, so far will the American spirit become predominant. In gaining that predominence we will advance all other people with us, as we have been and will be enlightened and advanced by every point of superiority which any other people possess.

A victory of the best methods in industry, commerce and finance; an ascendency because of the best and fairest understanding between capital and labor; a triumph of the highest ideals of liberty and of political duty and responsibility—that is what I conceive we should mean by the Americanization of the world.—Frank A. Vanderlip in an address before the Commercial Club of Chicago.

PUNISHMENT OF EMBEZZLERS.

In conversation the other day with an acquaintance from some other than the financial world a veteran New York banker accidentally touched on the subject of embezzlement—a subject, this, that seldom fails to excite the lively interest of an outsider. As a general rule banking authorities are reticent about the dishonesty of employes, but in this instance the acquaintance contrived for five minutes to hold his banker to the theme, and at least one of the points brought out may be of interest to the banking fraternity at large because it applies only to the greater cities, if not, indeed, peculiarly to New York. It was this: that large banks frequently have to forego prosecuting an embezzling employe because they cannot afford the notoriety. It is not uncommon for a peculating clerk, when exposed, to escape the bringing to book he merits and to get off with nothing more immediately severe than dismissal. He is deprived of his wonted employment, of course; other banks are quietly warned of his disgrace, but unless his thieving has been very extensive, or unless the affair gains publicity in spite of the bank, he is more likely than not to go unpunished under the criminal code. Indeed, by the testimony of this New York banker, more peculating employes go free than are brought to account. This banker himself might name six or more such cases that have come under his personal view, and he should hate, he said, to venture an estimate of the number of bank peculators here in New York that had been quietly expelled from the banking world within the past twenty years. This is not voluntary lenity; it's banking quite apart from ethics. It seriously injures the reputation of a large bank to have the fact published to the world that an employe has misappropriated, say, $50,000 or $100,000. And any banker of long experience knows that this sometimes will occur in the best safeguarded systems.

This banker, whose words we are paraphrasing, was asked if the knowledge among clerks of banking officials' disinclination to prosecute, owing to the undesirable publicity, did not promote dishonesty among employes. He believed not. It had been his experience, and the experience of others with whom in a purely professional way he had discussed the matter, that if a man is dishonestly inclined and has the incentive he will thieve no matter what penalty, or none, be involved. He added that not one of the offenders of whom he knew escaped a more severe penalty of conscience than any the law might have exacted. Of the six he had mentioned, two in after years had committed suicide, two, he believed, came eventually to prison for other crimes, and the other two were pitiable examples of wasted opportunity. Retribution, he believed, was inevitable in any case. No man, to his knowledge, had ever left the banking world under a ban to prosper in other fields.

THE RAND-McNALLY
BANKERS' MONTHLY

A financial magazine devoted to the interests of banks, bankers, brokers, investors, and general commerce.

SUBSCRIPTION PRICE:
(Without Bankers' Directory) per annum.....$ 2 00
Entered at Chicago Post Office as second-class mail matter.

PUBLISHED IN CONNECTION WITH

The Bankers' Directory
AND
LIST OF BANK ATTORNEYS

Now in its twenty-sixth year of publication, issued semi-annually in January and July.

SUBSCRIPTION PRICES:
January and July editions (indexed), per annum..$10 00
Single edition (indexed) 6 00

RAND, McNALLY & CO., PUBLISHERS,
CHICAGO, ILL.

Write for Prospectus and Advertising Rates.

COMMERCE AND INDUSTRIES OF THE WEST.

Where shall the line be stretched separating the East from the West? Mason and Dixon's line, at one time supposed to mark the boundary of a section of our country, has been so far obliterated that to be mentioned, except to rejoice at its disappearance, is an offense to modern politics and alike to modern commerce.

Where shall the freight borne by the Mississippi River and the Illinois Central double-tracked railway, paralleling this great waterway on its eastern bank, be classed? The Southern Pacific conveys more than seven hundred cars per day, a quarter of a million per annum, of transcontinental freight. Is this eastern, western, or southern commerce? Because traffic originates on the Atlantic coast and is sent westward via the Golden Gate, and the Pacific to the far east, is it therefore eastern commerce? Is not at least that portion which touches the Gulf southern commerce? It all crosses the Rocky Mountains, and hence I make mention of it as western commerce. Chicago sends eastward over trunk lines of railroad one hundred and fifty tons of provisions each hour of the calendar year; Minneapolis exports four million barrels of flour per annum; Duluth and Superior forward by way of the Lakes, sixty-five million bushels of grain; Duluth, West Superior, and Milwaukee receive from the East cargoes of coal aggregating three million tons per annum; Buffalo receives from the West, and by the same great waterway, 150,000,000 bushels of grain; Escanaba, Duluth, and Two Harbors ship twelve million tons of iron ore; while Ashtabula, Cleveland, Conneaut, and Chicago unload an equal amount from more than seven thousand vessels that annually enter their harbors. The Detroit River floats four times as much tonnage as passes through the Suez Canal, and once and a half times the aggregate of all vessels engaged in foreign trade that enter our ports on the Atlantic, the Gulf, and the Pacific seaboard, an amount about equal to that of London, Liverpool and New York combined. By your leave, Mr. Chairman, we will classify all this western commerce. It will be observed, however, that for no purpose other than this evening's program may we wisely make class distinctions among our people, or sectional divisions of our country.

Arbitrary though it be, I assume for the convenience of the hour, and for the hour only, that "the West" includes Michigan, Indiana, Missouri, Oklahoma, Indian Territory, and all west of these and all north and west of Texas. Probably a majority of the people of the United States speak of Ohio as a western commonwealth, while those who live in states washed by the Mississippi River realize they must travel some miles toward the setting sun to reach the line that would dissect the great Republic. The eleventh census credited these states with forty-five per cent of the farm area, but gave them over seventy per cent of the cultivated land. The twelfth census, not yet completed, will probably show a much larger proportion of tilled lands. These states produce more than two and one-half billion bushels, more than seventy per cent of the nation's cereals, and seventy per cent of the nation's hay. They contain fifty per cent of the milch cows and sixty per cent of all other cattle, sixty-five per cent of the swine, seventy-five per cent of the sheep, and where, gentlemen, except in the West would you look for eighty per cent of the wool?

Honored as I am in being allowed to represent in this presence the great

farming district, permit a few observations, tending to show that an ever-increasing proportion of the people within the territory I have described are giving well deserved attention to industries other than agriculture. Illinois, Wisconsin and Iowa have increased their average annual cereal product less than nine per cent since 1890. During the preceding decade these same States made a four-fold larger increase, indicating very clearly, I think, that the maximum capacity, under present methods of agriculture, has been very nearly attained. In 1889, forty per cent of the arable land of Iowa (the proportion actually cropped), produced one pound of cereals per day for every man, woman and child in the United States—in round numbers 11,000,000 tons. This would be quite enough to sustain life, and more than the average ration enjoyed by the people of the world. If all the arable land of Iowa were put in crop, and that portion not needed to support the teams necessary for its cultivation placed on the market, the people of the United States could not consume it though restricted to a cereal diet. The only way the yield of this unequalled 56,000 square miles of land can be consumed by 80,000,000 people is to have large quantities of it first manufactured into beef and pork and dairy butter. Our increasing population renders it improbable, however, that this remarkable showing can be long continued, even by Iowa, though she may increase to some extent her cereal production.

The only hope of a material increase in agricultural products is through irrigation of arid lands. There may be, and there are, serious objections against the employment of public revenues in such ways as contemplate permanent national participation in industrial or commercial enterprises; but I see no objection to some provision that will encourage private capital to enter what may be made a most inviting field, and it seems to me this can be done in such a way as will place these lands upon the market at Government prices, plus the cost of irrigation, and when paid for, permit the purchasers to become co-operative owners of the irrigation plants. I have little sympathy and scant patience with that provincialism which proposes any plan of developing any portion of our common country which has its root in the fear that it will create sectional competition. It ought not to be necessary to quote the record to sustain the proposition, though the record does sustain it, that we are consuming an ever-increasing proportion of our agricultural products and exporting an ever-increasing proportion of our manufactured products. Let every industry be encouraged, let every enterprise be fostered, let every interest be conserved, then shall we grow great and symmetrical, and, growing great, shall preserve our industrial and commercial independence, and thus become an ever-increasing blessing to the world.

The West not only grows food products, but her people have become no mean competitors in their preparation. Minneapolis alone manufactures sixteen million barrels of flour per annum, a carload (60,000 pounds) every ten minutes, day and night, 365 days in the year. A branch factory in a prairie town of Iowa of less than 4,000 population produces six million cans of condensed milk per annum, while the parent plant in Wisconsin makes more than double this amount; a portion of which helps to feed the standing armies of Europe, and to supply the belligerents in South Africa. The Elgin Butter Company consumes the cream from seventy million pounds of milk, manufactures three million pounds of butter (1,500 tons), and exports its products to China, Japan, Cuba, Mexico, South American countries, and to Alaska. A single unincorporated firm in southwest Iowa handled last year a quarter million pounds (125 tons) of butter, and three million pounds (more than 100 carloads) of poultry. Another firm in the same State marketed, in a single year, 1,500,000 dozen eggs, sending them to the Atlantic, the Gulf, and the Pacific coasts, while a third firm ships dressed poultry, not by carload only, but my trainload.

The product of packing houses west of the Missouri River sells on the market for an amount in excess of the postal receipts of the United States, while a single institution, engaged in the preparation of animal products, whose parent plant is in this city, produced last year more than 10,000 carloads, 900 tons per day, of manufactured products, in addition to its meats. The packing houses represented in Chicago yield a larger gross income than all the customs houses and internal revenue collectors of the

United States, while the live animals sold on a square mile of ground within the limits of this city is only 15 per cent less than the gross earnings of all the railroads that enter Chicago. Either of two packers within the territory I represent pays more for live animals to the enrichment of the ranchman and the farmer than is paid in dividends and officers' salaries by all the railroads in the United States, operating 190,000 miles, transporting more than 500 million passengers, and moving a half billion tons of freight, and capitalized at five and a half billions.

California is known as a gold producing State, and she well deserves her most enviable reputation, for her mines have yielded to date in excess of $1,250,000,000, but her orchards and vineyards are now a close second. California produced, in 1900, 250 million pounds of cured fruits, and 7,000,000 cases of lemons and oranges. Her farms responded with 32,000,000 bushels of wheat, 25,000,000 pounds of butter, 5,000,000 pounds of cheese, and 11,000,000 pounds of hops. She manufactured 65,000,000 pounds of sugar, and sent through the Golden Gate more than 1,000,000 barrels of flour, and exported 15,000,000 dollars worth of other agricultural products, while her forests yielded 500,000,000 feet of lumber.

Washington has a fame world wide for her fisheries; and her forests cut 1,000,000,000 feet of lumber, and 3,000,000,000 shingles. The fisheries of Oregon yield $3,000,000, her mines $4,000,000, and her farms and orchards $50,000,000. Her manufactures including lumber, are worth $60,000,000. California, Oregon and Washington estimate more than 400,000,000,000 of lumber yet standing in their forests, 100,000,000,000 more than Government exports estimate in all the territory of the United States outside that portion which I here represent.

Michigan, Wisconsin and Minnesota have more than a national reputation for their lumber interests, and this is well deserved, yet the mines of these three western States produce 75 per cent of the nation's output of iron ore, more than all the German empire and about the same as Great Britain and France combined.

Colorado produces nearly 40 per cent of our gold and more than 40 per cent of our silver. Not 1 per cent of the precious metal is found outside the limits of the territory assigned me to represent. Montana has produced, during the last five years, more than 40 per cent of our annual product of copper. I count myself fortunate therefore, in being permitted to speak for 99 per cent of the gold and the silver, and the copper; 90 per cent of the zinc, 75 per cent of the iron, all the lead, all the nickel, and all the quicksilver, an aggregate of more than $250,000,000 worth of metallic minerals per annum, nearly 80 per cent of the nation's output.

While it is true, as I have stated, that the production of grain within the territory I represent has not increased as rapidly as her population, it is an encouraging fact that her manufactures, her commerce, and her banking facilities have increased more rapidly than in the nation at large. The United States increased her manufactured products 70 per cent between 1880 and 1890, but the States for which I speak increased theirs 112 per cent during the same period. This country now manufactures $13,000,000,000, an amount in excess of the output from all the factories and all the shops of Great Britain and Germany combined by more than $3,000,000. This enormous showing records an increase of 40 per cent in the last decade, but the territory I have defined made an increase in the same period of 45 per cent.

A few illustrations of what has been done must suffice to show what can be done, and hence what will be done, even in the smaller cities and towns, in this yet undeveloped, though wonderfully progressive, West.

A prairie town in this state, with no coal, no iron, no water power, and with no means of communication save one railroad, in fact with no advantages save the business grasp and enterprise of a few and the skill and industry of many, produces boilers, iron and steel pipe, brass and plated fittings, which find a market in nearly every state in the Union, and are exported to all countries and to the islands of the sea. One firm with headquarters in Missouri, ships six thousand carloads of clay products per annum into more than fifteen states and territories and exports in large quantities to the Republic of Mexico. A single factory in my own state, in a city of less than 25,000, no coal, no iron, no wa-

ter power, but with much skill and more energy, ships its products to England, to Germany, to France, Russia, Austria, Africa, Canada, Mexico, South American countries, Cuba, Australia, and New Zealand. Its boilers are now running cotton mills in the Carolinas, cutting lumber in Tennessee, Alabama and Mississippi, irrigating plantations in Louisiana and Texas, making flour in Minnesota, Kansas, Oklahoma and the Dakotas, manufacturing furniture in Michigan, and crushing ore in the mountains. A few miles away stands another factory whose output of shoes finds a market in more than a dozen states and territories, and sells for more than a million and a half. Unincorporated mills, in the same state, and under a single management, annually consume half a million pounds of wool, the product of which, in finest flannels and ladies' dress goods, is shipped in carload lots to the commercial centers on both oceans.

A single unincorporated mercantile establishment in this city, whose founder is still active in its management, does an annual business equaling the gross earnings of the New York Central railroad, with its more than 3,000 miles, with a train movement of 35,000,000 miles, carrying 30,000,000 passengers, and moving 35,000,000 tons of freight. Do you wonder, Mr. Chairman, that I claim Chicago as a western city, when such gigantic things can be done within its limits in the business lifetime of a single man?

The territory I represent imports, through customs districts located within its limits, merchandise valued at $85,000,000 and exports $120,000,000 worth. But who shall say how much is consumed within these limits, or what is received at other ports, or how much it contributes to swell the enormous aggregate that goes hence from the Atlantic seaboard. The banks within the same territory hold a billion and a half deposits, and their clearings exceed $15,000,000,000. In 1892, for the first time in our history, individual deposits in national banks within the grain-growing states exceeded the value of wheat and corn sold from the farm. Now, individual deposits in the same class of banks exceed by one hundred per cent the value of these cereals disposed of by the producers thereof. Manifestly the banks of the eastern metropolis hold more western money than they have on deposit in western banks, but it is equally true that the East has contributed generously to western industries and enterprises; another evidence, Mr. Chairman, that our country is too small, our people too few, and have too much in common to permit even imaginary lines to divide our commercial and industrial interests.

It is easy to predict great things. It would be indeed pleasant pastime to picture the states that now produce the iron, manufacturing the same; the states that cut the lumber, consuming it; and the states that grow the wool, having as they do the purest water for its cleansing, coal in abundance, and power in literal torrents, weaving the finest cloths, as well as flannels, for the clothing of a hundred million of our own people and for the comfort of many nations beyond. But I am not so much interested in the particular location where this work shall be done, as I am in the inauguration of such means and policies as shall open the way for yet increased American activities. The Pacific Ocean is ours, and the Gulf is ours. Let those join hands, not across, nor over, but through the Isthmus, and the Atlantic shall be ours. Discover means for informing our people what distant portions of the world require, and it will be produced. With the same fostering that other nations afford, American ships will carry the product of our mines, and of our farms, our fields, our folds, and our factories beneath all skies and into all parts, and America will become the workshop of the world, where he who seeks to sell his labor shall find abundant employment, and he who employs labor shall find abundant market, thereby contributing to the comfort and the contentment of all.

—Address by Hon. Leslie M. Shaw, Secretary of the Treasury, before the National Business League.

With Pardonable Pride

you may point to the fact that your bank has been fairly successful. Yet with pardonable positiveness, do we point to the other fact that your institution would have been far more successful through judicious advertising. Here's where our "Practical Bank Advertising" comes into play.

$10.00 delivered. Prospectus free.

FREMONT PUBLISHING CO., Fremont, Ohio.

LONDON SHORT LOAN MONEY MARKET.

The short loan money market of London was recently discussed before the London Institute of Bankers by J. Herbert Tritton, the vice-president of the institute. Mr. Tritton remarked that the loan fund of England—capital employed under all heads in making advances—stood at a very large figure, which he did not attempt to estimate. The short loan fund of the London money market, which formed a portion of the great loan fund, could be estimated. Inelasticity was not, so far as he was aware, usually considered a characteristic of the money market or the short loan fund, but, except for two main factors, it was, to his mind, its most striking trait. Another well-marked characteristic of the short loan fund was found in the difference of effect produced according to the varying proportions of the fund in the hands of different classes of lenders at different times. Eliminating from his calculations the amount lent on the Stock Exchange under the head of "account" or "settlement money," and arranged for each fortnight or month, and eliminating also the item of "bills rediscounted" in bill brokers' balance sheets, he estimated that the short loan fund amounted to about £65,000,000, of which £50,000,000 was in the hands of bill brokers, about £15,000,000 representing the liabilities of stock jobbers and money brokers on the Stock Exchange apart from the fortnightly and monthly settlement money. There were other and extraordinary borrowers from the money market—nine or ten English and Scotch corporations on promissory notes, whose efforts in this direction should not, he ventured to say, be encouraged; some foreign governments on their treasury bills, or *bons de tresor;* and last, but not least, the British government on treasury bills, exchequer bonds and war bonds. A large amount of treasury bills, exchequer bonds and bills of exchange, more particularly the latter, were believed to be in the hands of foreign institutions at the present time. The great national banks of the continent had always in their portfolio large amounts of bills drawn from all parts of the world and payable in London, and the volume of these was steadily increasing. The short loan fund might be looked upon as a reservoir into and out of which streams were flowing all the year round. By the courtesy of Mr. Matthews, the chief inspector of the clearing house, and by the obliging co-operation of the chief clearers, he was able to give the amount of the bills passing through the clearing house on ten successive mornings in August and September, 1901, including September 4th, aggregating nearly £16,500,000. The Saturdays were, as they would be, double days, but the fourth of the month showed up not much in excess of an ordinary Saturday. This was surprising, and demonstrated how fourths of the month had lost their former pre-eminence. The holders of these bills, having this daily amount of £1,500,000 and upwards to collect, endeavored to replace them by discounting others. Should a larger amount than this be offering for discount, the rate tended to rise and money "harden;" should the reverse be the case, the competition for bills soon lowered the rate of discount. This, of course, was not the only, not even always the most important factor determining the greater or less demand for money. There was no single cause so potent as government collections and disbursements. It was commonly held that a banker could create credit. The assertion, by whosomever made, was, except to a very limited degree, a pure fallacy. There was an institution which could, and did, create credit—the Bank of England. And here he desired to note an apparent anomaly. It was not by the issue of notes that the Bank of England now created credit, as was the case with an ordinary note-issuing bank. The limit of its fiduciary issue had been reached—£17,775,000 at present—and every note now issued by the Bank of England was to all intents and purposes a warrant issued against a definite weight of gold deposited—legal tenders everywhere except at the Bank of England itself. The issue of notes was not a credit operation unless during suspension of the Bank Act the fiduciary issue were increased thereby. He argued that an optional decrease in the fiduciary issue—right being reserved to increase again—should be within the powers of the directors as often as they might think fit. He believed it to be true that a plethora of credit created at the central institution had now in its measure a precisely similar effect as in former times the over-issue of notes

—now happily impossible—used to have, an effect pointed out with merciless logic, against all the opinions of the then members of the court of the Bank of England, by the report of the Bullion Committee. He was convinced that the retention of a sufficient reserve of gold in this country was dependent upon conditions which included not only the state of the foreign exchanges and the Bank of England rate, but the state of the short loan fund, and whether or no this had been—might be say?—artificially increased by the undue creation of credit by the Bank of England. Should the clearing bankers at any time see fit to withdraw from the loan fund, say, 10 per cent of their individual holdings, allowing the amount so withdrawn to remain to the credit of, say, clearing acount No. 2 at the Bank of England, under some mutual arrangement with the latter as to the terms of its employment, the market would be much more effectually influenced than by secret and sporadic efforts at borrowing by the Bank of England, and the enhanced rate on the remaining 90 per cent would amply compensate for any loss of interest. The creation of credit by the Bank of England was not in the nature of things inherent in its constitution; it was an incident of its position. There was every reason for harmonious co-operation between all parties concerned in the delicate equipose of the money market and in the maintenance of adequate gold reserves. The other large factor of increase and decrease of the short loan fund was the regular and irregular ebb and flow of gold, influenced by both internal and external market conditions. The normal inelasticity of the short loan fund might, he suggested, be utilized in checking or counteracting a foreign drain of gold, the Bank of England and the clearing bankers acting in concert to curtail the available funds of the short loan market. One other cause of disturbance in this market was the constantly occurring anomaly of a diminished loan fund concurrently with an enhanced amount of "other deposits," brought about by the banks increasing their balances at the Bank of England at the periods of their monthly and half-yearly balancings and publication of their accounts. This was not merely for balance-sheet purposes, as was sometimes supposed, but was necessitated in part by the provision for large interest payments on the first day of the ensuing half-year. The abnormally large amount of the "other securities," as shown by a recent Bank of England return, afforded an excellent illustration of his contention that the money market was divided into compartments. He thought that the best way to remedy this was to require the publication of daily averages of cash items held by the banks, or, if this were not possible, of weekly statements. The present practice was not only ridiculous, but hurtful. Another way of lessening the pressure of heavy borrowing at the close of the half-year at the Bank of England, which this year reached proportions never before attained, would be for the government to antedate the payment of dividends, placing them to the credit of bankers' accounts on December 31st, and making them payable to the public on January 1st.

In conclusion Mr. Tritton said: In the closing decade of the eighteenth century and the early years of the nineteenth century a struggle for its existence as a nation was surmounted by our country with almost incredible effort and fortitude on the part of the naval and military heroes of the time abroad, in spite of the blunders of politicians and financiers at home —blunders which culminated in the enforced suspension of specie payments by the Bank of England. At the close of the nineteenth century and the beginning of the twentieth century our country is again engaged in a struggle which has necessitated even greater efforts abroad on the part of our naval and military heroes of to-day—a struggle as essential to our existence now as then. May we, learning the lesson of experience, that sound financial measures, both in times of war and of peace, are as necessary to the prosperity of our beloved country as proficiency in the arts of war, each one of us endeavor to master, as far as we may, the intricacies connected with international and national banking and commerce, and (the foundation of it all) to form sound views connected with the Britisher's inheritance—his pound sterling, the sole truly international standard of value, however much it may be decried by ignorance or jealousy on the part of other nations.

INFORMATION FOR BOND BUYERS.

ABERDEEN, WASH.—The city council is inviting offers for the refunding of $40,000 municipal bonds now bearing 6 per cent interest.

ABINGDON, ILL.—This place has issued $10,000 5 per cent bonds for the purpose of building a system of water works.

ALEXANDRIA, S. D.—Alexandria has voted to issue 5 per cent 20-year water bonds to the amount of $10,000.

ALMA, MINN.—This place has voted to issue $8,000 bonds for the purpose of building a county training school.

AMOKA, MINN.—The proposition to issue waterworks bonds will be voted on at the spring election.

ASHLAND, OHIO.—On March 20th the town of Ashland will sell $60,000 sewer bonds bearing 4 per cent interest.

AWTKINSVILLE, GA.—The town has voted $5,000 bonds for erection of a school house.

BARRETT, MINN.—The village has voted to issue $5,000 bonds for the erection of a new school house.

BERESFORD, S. D.—The citizens of this place have voted to issue bonds for the erection of a school.

BILLINGS, MONT.—Yellowstone County will vote on the issuance of $50,000 bonds for building a courthouse.

BIRMINGHAM, ALA.—The County Commissioners of Jackson County have authorized the sale of $125,000 worth of pike road bonds for the purpose of building macadamized roads through the county.

BOISE, IDAHO.—Bids will be received for the purchase of $19,784 bonds for the purpose of erecting a bridge across the Boise river.

BREESE, ILL.—The citizens have voted to issue $6,000 in bonds for the erection of a new school building.

BRIDGEPORT, CONN.—The Board of Apportionment of Bridgeport has authorized an issue of city hall bonds to the amount of $70,000.

BROOKLYN, MICH.—The village of Brooklyn contemplates the issuance of bonds for the purpose of re-building the electric light plant recently burned.

BUFFALO, MINN.—This place has voted to issue $5,500 of bonds for an addition to the school building.

BURLINGAME, KAN.—At an election recently held in Burlingame it was voted to issue water works bonds.

BYESVILLE, OHIO.—A resolution has passed calling for a vote at the general spring election on a proposition to issue bonds in the sum of $20,000 for the purpose of constructing water works.

CANYON, TEX.—The controller has registered an issue of $13,000 Randall county refunding bonds.

CARSONVILLE, MICH.—An election will soon be called to vote on the question of bonding the village for $2,000 for park purposes.

CHANUTE, KAN.—Chanute has voted to issue $25,000 school bonds.

CHEYENNE, WYO.—The city of Cheyenne is advertising for bids on $100,000 worth of water and sewer bonds.

CHICOPEE, MASS.—The bill providing for the $81,000 4 per cent 30-year refunding bonds of Chicopee has been favorably reported in the legislature.

CHOTEAU, MONT.—School district No. 11 will soon issue a call for a special election to vote on the issue of bonds.

CINCINNATI, OHIO.—A bill will be drawn up by Corporation Counsel Hunt providing for a $1,000,000 bond issue for the purchase of a site and the erection of a new city hospital.

CLINTON, LA.—This place will vote on a bond issue of $60,000 for the purpose of building a new high school.

CLINTON, TENN.—The citizens will vote in April on the question of issuing $100,000 Anderson County road bonds.

COLD SPRING, MINN.—Cold Spring is considering an election on the issuance of $10,000 electric lighting and fire protection bonds.

COLUMBIA, NEB.—The city council is agitating the question of issuing $150,000 sewer bonds.

COLUMBUS, GA.—The city will probably hold another election in June to vote on the issue of $150,000 of bonds for construction of a sewerage system.

COLUMBUS, OHIO.—Committees on sewers and drainage have decided to ask the general assembly to pass an act to authorize a bond issue of $188,000 to enable the city to construct sewers on the south and west sides.

COMER, GA.—This place will issue bonds for $5,000 some time in the near future to erect a school building.

CUMBY, TEX.—The citizens will vote on issuing bonds for school purposes.

DAVENPORT, N. D.—The citizens have voted to issue $7,000 in bonds for building a school house.

DAVISBURG, MICH.—The citizens will vote in April on the question of issuing $15,000 village bonds.

DAYTON, OHIO.—The committee on garbage has recommended issuing $75,000 in bonds.

DAYTON, WASH.—An election will be held in April to vote on a proposition to bond the city for $50,000 to build a new school house.

DEEP RIVER, IOWA.—An election will be held to vote on the question of issuing $5,000 water works bonds.

DELHI, OHIO.—An election will be held April 7th in Delhi to vote on the question of issuing $12,000 worth of bonds for street improvements.

DE SMET, S. D.—An election will be held to vote on a proposition to issue $15,000 in bonds for construction of water works.

DES MOINES, IOWA.—The citizens will soon vote on issuing $36,000 worth of bonds to build a school house in Allen township.

DILLON, MONT.—At a recent election at Dillon, Mont., $24,000 water works bonds were voted.

DOWAGIAC, MICH.—At a school district meeting the proposition to bond for $30,000 for new school buildings was rejected.

EASTON, MD.—A bill has been introduced in the legislature for the issuance of $35,000 in bonds for a sewerage system.

EDGERTON, MINN.—The city recorder of Edgerton has decided to sell $6,000 5 per cent semi-annual water bonds.

ELBOW LAKE, MINN.—Elbow Lake has voted to issue $5,000 school bonds.

ELKHART, IND.—The citizens will vote on issuing bonds for water works purposes.

ELYRIA, OHIO.—At an election held here it was decided to issue bonds for water works purposes.

EMPORIA, KAN.—An election will be called to vote on the question of issuing $30,000 worth of bonds for light purposes.

ESTHERVILLE, IOWA.—The citizens will vote on issuing bonds for the erection of a high school building.

EUREKA, UTAH.—The citizens will decide on an issue of $20,000 water bonds.

FALL RIVER, MASS.—The city council has petitioned the legislator for authority to issue a special loan of $100,000 for sewer purposes.

FAYETTEVILLE, N. C.—The light committee of the municipal board of Fayetteville has put on sale $7,000 worth of 5 per cent bonds.

FERNANDINA, FLA.—The voters have authorized the issue of $75,000 improvement bonds.

GARDNER, MASS.—Gardner has asked legislative authority for an issue of 4 per cent 50-year water bonds.

GIDDINGS, TEX.—Lee County will refund $37,000 courthouse refunding bonds.

GLADEVILLE, VA.—The town will issue $15,000 in 6 per cent bonds for improvements.

GLADWIN, MICH.—Bids will be received for $3,000 nine-year sewer bonds with interest at 5 per cent per annum; also for $2,400 special assessment sewer bonds with interest at 6 per cent.

GLEN ROCK, PA.—Bonds in the sum of $20,000 have been voted for waterworks.

GLENVILLE, NEB.—Glenville will issue $3,000 school house bonds.

GLOUCESTER, N. J.—Mayor Boylen has approved the bonds issued for street improvements to the amount of $30,000 and for sewer improvements for $18,000.

GOSHEN, N. Y.—The Board of Trustees of Goshen has decided to submit at the corporation election the question of issuing $30,000 water improvement bonds.

GREAT FALLS, MONT.—The proposition to issue $45,000 water works bonds is being considered by the city council.

GREENFIELD, IND.—An ordinance has been adopted authorizing the issuance of bonds for the payment of cement walks on Fifth street.

GRIFFIN, GA.—The city will issue $50,000 of bonds for sewers and $25,000 of bonds for extending its water mains.

HALLETTSVILLE, TEX.—Lavac county will refund $80,000 5 per cent bonds at a lower rate of interest.

HAMILTON, OHIO.—The Board of Control has voted to issue $91,000 in bonds this spring for street paving.

HANCOCK, MICH.—The village will be bonded next spring to pave Quincy street.

HARTVILLE, MO.—The Douglas County Board will submit a proposition of issuing bonds.

HILLSBORO, N. C.—This place will hold an election to decide on the issuance of $20,000 of road improvement bonds.

HOBOKEN, N. J.—Legislative authority is asked by Hoboken for $100,000 school bonds.

HUBBARD, OHIO.—The city council is considering an ordinance to decide by vote the question of issuing $8,000 electric light bonds.

ITHACA, N. Y.—Legislative authority is asked by Ithaca for an issue of $80,000 bonds for permanent improvements.

JACKSON, MISS.—The Mississippi Legislature has passed an act authorizing the governor to issue $1,000,000 of new capitol bonds at interest not exceeding 4 per cent.

JAMESTOWN, N. D.—The question of issuing $20,000 refunding bonds will be submitted to a vote of the people.

JELLICO, TENN.—The council has ordered an election to vote on an issue of $10,000 bonds for street improvements.

JENNINGS, LA.—This place has voted to issue $50,000 worth of bonds for general improvements.

KANE, PA.—The citizens will vote soon on issuing $17,000 sewer bonds.

KIRON, IOWA.—This place has voted to bond the town for $2,500 for water works.

LAKE CRYSTAL, MINN.—The proposition to issue $12,000 school bonds carried.

LANCASTER, TEX.—Lancaster is to have water works and a special election has been ordered to issue bonds.

LEON, IOWA.—The citizens have authorized the issue of $15,000 school bonds.

LEXINGTON, KY.—Lexington has decided on an issue of $10,000 water bonds.

LINNEUS, MO.—The Linneus school board has called an election on the proposition to bond the district for a $10,000 school building.

LOCKPORT, N. Y.—Lockport contemplates the issuance of bonds for water supply.

MADISON, S. D.—The city Council of Madison has decided to submit to the voters at the spring election the question of issuing $16,000 in bonds for the construction of a new school house.

MAPLETON, IOWA.—The citizens soon vote on issuing bonds for the erection of a new school building.

MARQUETTE, MICH.—At the regular spring election the question of issuing $120,000 court house bonds will be submitted.

MASON, MICH.—An election will be held to vote on an issue of $40,000 to build a new court house for Ingham county.

MEMPHIS, TENN.—The board of education has authorized the president and superintendent of the Memphis schools to advertise for bids for $70,000 of school bonds.

MERKEL, TEX.—An election is ordered to be held March 24th to vote on the issuance of $3,000 worth of bonds.

MIAMISBURG, OHIO.—The citizens will vote April 15th on the question of issuing $75,000 water works bonds.

MIDDLETOWN, N. Y.—The town of Middletown, Delaware county, has bonded for $20,000 to repair the roads that were washed out in last December's flood.

MILWAUKEE, WIS.—The committee on finance recommended the issuance of $85,000 in bonds to build a bridge.

MINGO, W. VA.—The Mingo school board has issued bonds to the amount of $10,000 for a new school house.

MONROE CITY, MO.—The citizens will soon vote on issuing bonds for a municipal lighting plant.

MONTAGUE, MICH.—The citizens will vote at the spring election on the question of issuing bonds for the establishment of a lighting plant.

MONTGOMERY, ALA.—The city council has rejected all bids for the $75,000 worth of general improvement bonds and the mayor and finance committee have been instructed to advertise for new offers.

MONTGOMERY, MICH.—The Board of Education of Montgomery has decided favorably on an issue of $2,000 building bonds.

MORRISTOWN, TENN. — Hamblen County in Tennessee has voted to issue bonds to the amount of $50,000 for the purpose of improving roads.

NACOGODCHES, TEX.—On May 6th the question of issuing $40,000 courthouse and $20,000 jail bonds will be decided by vote.

NASHVILLE, MICH.—At a recent meeting of the school district of Nashville it was decided to bond for $6,000 to be used with the $8,000 insurance, in building a school to replace one recently burned.

NEIHART, MONT.—Neihart will issue a call for an election this spring to vote on the issue of $3,000 refunding bonds.

NEWARK, OHIO.—An ordinance has been passed providing for the issue of $300,000 for establishing a water works system.

NORBORNE, MO.—A resolution was adopted at the meeting of the city council calling a special election in regard to the issue of $10,000 bonds for electric light plant and water works system.

OAKLAND, N. D.—An election will be held to vote on the question of issuing bonds for a new school house.

OLYPHANT, PA.—Olyphant will issue $3,000 borough bonds.

PEORIA, ILL.—The petition asking the council to call an election for the purpose of refunding county bonds falling due this year and next was granted.

PETALUMA, CAL.—The City Trustees of Petaluma are arranging for a bond election for the purpose of purchasing water works.

PETERSBURG, IND.—An ordinance has been adopted authorizing the borrowing of $2,500 at 4 per cent.

PHILADELPHIA, PA.—An election will be held in Philadelphia to vote on question of issuing $5,000,000 in bonds for improvements.

PITTSVILLE, WIS.—The council has ordered an election on the proposition to bond the city of Pittsville for $5,000 for the purpose of putting in a system of water works.

PLYMOUTH, PA.—The citizens have voted to increase the bonded indebtedness $25,000.

PORTSMOUTH, OHIO.—Bids will be received for the sale of $9,900 worth of school bonds bearing interest at 3½ per cent.

POTSDAM, N. Y.—The school building committee of the Hannawa Falls Union school announces that it has for sale bonds to the amount of $5,300 payable annually in twenty equal installments.

POYNETTE, WIS.—The citizens will soon vote on the question of issuing $12,000 school bonds.

RANSOM, KAN.—The voters of school district No. 71 will vote on the proposition to issue $2,500 bonds for the erection of a school building.

RED JACKET, MICH.—This place will issue bonds next spring for paving some of its streets.

REDLANDS, CAL.—A bond election is to be held to vote on issuing $50,000 in bonds for street purposes.

ROYALTON, MINN.—The proposition to issue $8,000 for a school building has carried.

ROLLA, MO.—At a special election at this place a proposition to issue $3,000 in bonds to improve the electric light plant carried.

ST. BERNARD, OHIO.—The village clerk receives bids for the purchase of 4 per cent 20-year improvement bonds in the amount of $8,000.

ST. JOSEPH, MO.—The school board will float $65,000 in bonds.

SANDUSKY, OHIO.—Proposals will be received for the purchase of $14,000 general refunding bonds and $8,000 water works bonds.

SANFORD, N. C.—The city has voted issuance of $15,000 of bonds and will begin at once work on construction of water works.

SCHUYLKILL HAVEN, PA.—Bonds in the sum of $20,000 have been voted for water works purposes.

SCOTTSBORO, ALA.—The sale of pike road bonds amounting to $125,000 has been authorized.

SCHULENBURG, TEX.—The citizens have voted in favor of issuing bonds for water works purposes.

SILVERTON, COLO.—At the spring election plans will be submitted to the people to vote bonds for the erection of an electric light plant.

SIOUX FALLS, S. D.—An agitation is on foot to induce the voters of Gregory County to bond the county for $7,000 to take up outstanding warrants.

SPOKANE, WASH.—The citizens will vote on issuing $150,000 in bonds for building a school building.

SWISSVALE, PA.—The town of Swissvale contemplates the issuance of $60,000 in bonds for sewerage purposes.

TAMPA, FLA.—The county commissioners will sell bonds amounting to $400,000.

TAMPICO, ILL.—This city is agitating the question of issuing bonds for a water works system.

TAYLOR, N. D.—Taylor will vote on the issue of $5,000 bonds for the erection of a school house.

TECUMSEH, O. T.—The proposition to issue $20,000 water and light bonds at Tecumseh City, O. T., will be voted on.

TRENTON, N. J.—An ordinance has been passed authorizing the issue of $46,000 bonds for constructing sewers and drains.

TROY, PA.—An election is to be held to vote on the question of issuing $20,000 in bonds for the purchase of the water plant.

UNIONVILLE, MICH.—The question of issuing school bonds will soon be decided.

VERONA, PA.—The proposition to issue $30,000 sewer bonds carried.

VICTORIA, TEX.—A vote will be taken on the issue of $7,000 of 4 per cent water bonds.

VIRGINIA, ILL.—An election will be held to vote on the question of issuing $35,000 in bonds to establish a system of water works.

WATERTOWN, N. Y.—Watertown contemplates an issue of $75,000 bonds for highways, pavement and sewer purposes.

WEST CHARLESTON, VA.—This city has voted to issue and sell bonds to the amount of $50,000, the money thus raised to be used for the purpose of erecting a high school building and also a building for colored pupils.

WEST CONCORD, MINN.—Bids will be received by the town clerk until April 1st for $10,000 4 per cent school bonds.

WESTERVILLE, OHIO.—Bids will be received for the purchase of 110 bonds of the village of Westerville aggregating $75,000 for constructing sewers.

WHATCOM, WASH.—The commissioners will sell bonds of the county in the sum of $200,000 for the purpose of funding bonds of a like amount now outstanding.

WHITE LAKE, S. D.—The proposition to issue water works bonds is under consideration.

WHITE PLAINS, N. Y.—White Plains is considering the question of issuing $100,000 improvement bonds.

WILLIAMSPORT, TEXAS.—Williamsport has decided to issue bonds to the amount of $180,000.

WYOMING, ILL.—At a special election the voters of Wyoming will decide a proposition to issue bonds for building water works.

NOTES OF INTEREST TO BANKERS.

CHICAGO BANK MERGER.

The merging of the Merchants' National Bank into the Corn Exchange National Bank has been agreed upon at meetings of the directors of both institutions, and will be carried out as soon as the necessary stockholders' meetings can be held. The Corn Exchange National will increase its capital stock by $1,000,000, making the total $3,000,000. Both banks will then by extra dividends reduce the book value of their stock to $175 a share, and the $1,000,000 new stock of the Corn Exchange will be exchanged for the $1,000,000 present capital stock of the Merchants' National. Thus, after the merger, the Corn Exchange National will have $3,000,000 capital stock of a book value of $175, the amount above par to consist of $1,750,000 surplus and $500,000 undivided profits.

At the date of the last statement to the Controller of the Currency, December 10, 1901, the surplus and undivided profits of the Corn Exchange National amounted to $1,907,596. To reduce the book value to $175 a share, therefore, there would have to be distributed to the present stockholders rather over $400,000, or 20 per cent on the present $2,000,000 capital. At the same date the Merchants' National had surplus and undivided profits amounting to $1,813,976, and to reduce the book value of its stock to $175 a share there would have to be distributed to its stockholders rather over $1,000,000, or 100 per cent on its capital stock.

The Corn Exchange National Bank (formerly the Corn Exchange Bank, the present title and a national charter having been taken in December, 1897) has been a leading financial institution of Chicago for many years. In September, 1900, it took over by consolidation the Northwestern National Bank and the American National Bank. In that case, as in the present consolidation, it reduced the book value of its stock, by extra dividends, to $175 a share, at which price $1,000,000 new stock was issued, 6,000 shares going to American National stockholders and 4,000 shares to Northwestern National stockholders. The Northwestern and American National then went into voluntary liquidation, the stockholders receiving their allotment of Corn Exchange shares at 175 and the balance of the book value of their holdings in cash, less expenses of liquidation, etc. The consolidation of July, 1900, therefore, resulted in doubling the capital stock and deposits of the Corn Exchange, raising the former to $2,000,000 and the latter to $30,000,000.

Following are the officers and directors of the two banks:

Corn Exchange National: President, Ernest A. Hamill; vice-president, Charles L. Hutchinson; vice-president, D. A. Moulton; cashier, Frank W. Smith; assistant cashier, B. C. Scammons; assistant cashier, J. Edward Maass; directors, Charles H. Wacker, Isaac G. Lombard, Edwin G. Foreman, Charles H. Hulburd, Edward A. Shedd, Edward B. Butler, Clarence Buckingham, John H. Dwight, John C. Welling, Charles L. Hutchinson, Ernest A. Hamill.

Merchants' National: President, Chauncey J. Blair; vice-president, F. W. Crosby; second vice-president, H. A. Blair; cashier, John C. Neely; assistant cashier, F. J. Scheidenheim; directors, C. J. Blair, John P. Wilson, Martin A. Ryerson, Watson F. Blair, Henry A. Blair, F. W. Crosby, J. C. Neely.

COINAGE FOR FEBRUARY.

Coinage executed at the mints of the United States during the month of February, 1902, was as follows:

Denomination.	Pieces.	Value.
Double eagles	328,000	$6,560,000
Quarter eagles	33,540	83,850
Total gold	361,540	$6,643,850
Standard dollars...	1,536,000	$1,536,000
Half dollars	1,262,000	631,000
Quarter dollars	896,000	224,000
Dimes	980,000	98,000
Total silver	4,674,000	$2,489,000
Five cents	1,597,000	$ 79,850
One cent	4,864,000	48,640
Total minor	6,461,000	$ 128,490
Total coinage	11,496,540	$9,261,340

CHAIN OF STATE BANKS.

Articles of incorporation of the Interstate Trust Company, which has for its object the establishment of a chain of banks from Massachusettes to Wisconsin through the absorption of twenty-five state institutions has been incorporated in Trenton, N. J. The incorporators are Charles E. Edey, a New York banker; C. Amory Stevens of Summit, N. J., who represents the Stevens estate and the Stevens Institute in Hoboken; Curtis L. Arbecan, a New York capitalist; Henry E. Hutchinson, president of the Brooklyn Bank and trustee of the Hamilton Trust Company of Brooklyn; Edward V. Loew, president of the German-American Title Guaranty Company; Wesley C. Keller of Glen Rock, Pa., director of several Baltimore banking institutions, and Charles C. Frick of Pennsylvania.

BANKERS MEET IN PITTSBURG.

The seventh annual meeting of Group 2, Pennsylvania Bankers' Association, was held at Hotel Schenley, Pittsburg, Pa., February 20, 1902. Ninety-four members were present, thirty-eight city and fifty-six country banks being represented.

The following officers were elected to serve for the ensuing year: Chairman, W. W. Ramsey, cashier German National Bank, Pittsburg; vice-chairman, C. C. Johnson, Citizens' Trust Company, Cannonsburg; secretary, R. J. Stoney, Jr., banker, Pittsburg; treasurer, C. M. Hughes, Beaver National Bank, Beaver, Pa. Executive committee, A. G. Robinson, Pittsburg; P. J. Pierce, Wilkinsburg; G. G. Law, Pittsburg; S. F. Jones, Belle Vernon, and W. J. Cassidy, Oakdale.

Following the meeting an informal reception was held, after which the members sat down to a banquet in the ball room of the hotel, many ladies were present as guests of the association. The toastmaster of the occasion W. R. Thompson, was introduced by C. I. Snowdon, the retiring chairman. The first speaker was Willis P. McCook, Esq., who spoke on "No Usury." This was followed by an able address by Hon. Josiah Cohen, judge of the Orphan's Court, Allegheny County. The last speaker on the programme was John Jarrett, who made an address on "Labor Day and the Pay Roll."

The meeting was the largest and most successful in every way of any ever held by Group 8.

FOREIGN SHIPPING FIGURES.

So much has been written recently regarding competition with the commerce of Great Britain that some of the figures given by Sir John Glover should attract some attention. He is chairman of the committee of "Lloyd's Register" and recently read before the Statistical Society a very interesting paper on "Tonnage Statistics of the Decade 1891-1900." The tone of the paper was optimistic. The keynote of the paper was struck in the following passage: "In spite of this apparent growth of foreign tonnage trading in our ports, we have held our own trade in a remarkable degree, a fact which shows the strength of our position and the vitality of our trade." In support of this statement it was pointed out that the total amount of British tonnage entered and cleared with cargoes at ports in the United Kingdom to and from foreign countries, which was about 8,000,000 tons in 1850, became 12,000,000 tons in 1860, 22,000,000 tons in 1870, nearly 36,000,000 tons in 1880, over 46,000,000 tons in 1890, and over 52,000,000 tons in 1900. In the fifty years the total amount of foreign tonnage entered and cleared at ports in the United Kingdom rose from under 4,000,000 tons to 27,500,000 tons, but whereas the percentage of the foreign entries and clearances to the aggregate figures stood at 34.89 per cent. in 1850 and 43.63 per cent. in 1860, at the close of the century it was no higher than 36.35 per cent. In qualification of a table showing the percentages of British and foreign entries and clearance in each of the decades, Sir John Glover pointed out that while the British increase of 10,000,000 tons in 1870 was equal to 83½ per cent., as compared with 1860, a very similar increase in 1890 over the preceding decade yielded under 29½ per cent., while with reference to the foreign increases an advance of 4,500,000 tons in 1880 meant 47 per cent., though a similar advance twenty years previously meant a gain of 118 per cent., as compared with 1850. The increase in foreign entries and clearances was stated to have been chiefly at certain coal ports, "coal cargoes and moderately cheap bunker coal being the essential conditions on which these boats can trade in our ports at all." Sir John Glover also alluded to the great improvements which have been effected in the size, speed, and efficiency of cargo steamships, and quoted figures showing that in the past decade an increase of 11,000,000

tons in the British entries and clearances has been accomplished by a reduced number of vessels.

KANSAS BANKERS MEET.

About forty bankers doing business in the counties composing Group 4 of the Kansas Bankers' Association, met in convention at Concordia. Newton Kreamer was elected president of the convention and W. W. Bowman secretary.

At the election of permanent officers, the following were chosen: W. M. Peck, Concordia, president; W. W. Bowman, Concordia, secretary; R. Beachy, Burr Oak, treasurer. Executive committee, J. C. Morrow, Washington; J. R. Burrow, Smith Center; G. H. Bernard, Glasco; F. C. Cochran, Plainville; H. A. Phelps, Beloit.

Three sessions were held. Among the papers that by P. B. Pulsifer on "The National Bankruptcy Law" was especially praised.

The banquet given the visitors by the Commercial Club was held at the Barons House and was a success in every detail.

PENNSYLVANIA GROUP MEETING.

Group No. 6 of the Pennsylvania State Bankers' Association met at the Bush House, Bellefonte, with a good attendance of members.

Col. James P. Coburn, president of the First National Bank of Bellefonte, made the welcoming address. J. G. Davis, cashier of the Altoona Bank, was elected president, and F. K. Lukenbach, cashier of the First National Bank of Philipsburg, was re-elected secretary. There were representatives present from Altoona, Huntingdon, Tyrone, Bellefonte and other places.

SYSTEM OF ELECTRICAL PROTECTION.

The Bankers' Electric Protective Company controls a system of bank, vault, and safe protection with which every banker should be familiar. The company is a growing institution with a thoroughly practical and scientific system of protection against attack by burglars. Its advertisements which appear across the tops of the pages in the advertising section of the *Bankers' Monthly* contain a number of highly significant recommendations.

TWO GREAT DEPARTMENTS.

The Bank of England has two departments under the same roof, but separated by law. The "Issue Department" only issues bank notes on securities defined by statute. Taking November 6, 1901, there were issued £50,668,050 notes, secured by £11,015,100 of a debt due by government to the bank, £6,759,900 of "other securities" and £32,893,050 of "gold coin and bullion" held by the issue department of the bank. No new note can be issued without the deposit of an equivalent amount of gold in coin or bullion, nor can any gold leave this department except on cancellation of a note or notes.

On the other hand, the "Banking Department" cannot make a note, nor can it take a single note, nor any gold, from the Issue Department, except as others can who have nothing to do with the bank. The bank, as a bank, receives notes and cash from government and other customers, and on the same day it owed in "government deposits" £7,621,560, in deposits from other customers £41,951,753, in "rest" £3,150,948, in "seven-day and other bills" £166,646, and in "proprietors" capital £14,553,000, or in all £67,443,907; and on the other side it held "government securities" £17,522,736, in "other securities" (i. e., loans, bills of exchange, etc.), £26,821,506, in bank notes £20,809,065 and in gold and silver coin £2,290,600.

MINERAL LAND FOR SALE.

Rich Zinc, Lead, and Copper Land in the Northern Arkansas mineral district. For particulars, address

A. J. EISENMAYER,
SPRINGFIELD, MO.

GENUINE
Imperial PURE FINE PARA RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

BANK NOTES.

The Senate has passed a bill providing for the extension of the charters of the national banks.

The death of Bank Examiner E. A. Kidd of Prairie du Chien was announced a short time ago.

The Attleboro Trust Company of Providence, R. I., has applied for a certificate of incorporation, with a capital of $200,000.

Elmer E. Galbraith, a popular young banker of Ripley, Ohio, has been appointed bank examiner by President Roosevelt.

The executive committee of the Minnesota Bankers' Association has decided to hold the annual June convention of that association in Crookston.

The Controller of the Currency has approved the application for a charter of the Port Richmond National Bank of Port Richmond, N. Y., with $100,000 capital.

The Deutsche Ueberseeische Bank has decided to open a branch in the City of Mexico about the middle of April, under the title of the German Trans-Atlantic Bank.

At Moscow, Russia, a savings bank has been opened for the purpose of assisting prospective brides to obtain the necessary dowry for securing husbands. Dowries are expected to range from $100 to $1,500.

It is claimed that Cleveland banks are capturing a large amount of the business which should go to the banks of Detroit by allowing 4 per cent on all savings accounts, while the Detroit banks allow but 3 per cent.

The Pittsburg Bank for Savings of Pittsburg has taken over the Real Estate Savings Bank of the same city. The absorbed bank had a capital of $100,000, which, it is understood, was acquired on the basis of about $200 per share of $100.

The Western State Bank of Chicago will increase its capital stock from $300,000 to $500,000. New stock will be offered old stockholders at $110 a share. Formal action will be taken March 25th. The capital will then be $500,000 and the surplus $50,000.

The Texas Bankers' Association will hold its annual convention at Galveston, March 20th and 21st. The convention will leave that city on March 21st for an excursion to New Orleans and Cuba. Five days will be spent on the island in sight-seeing.

It is reported that Col. J. B. Wright of Sacramento has been slated for the position of bank commissioner of California in the place of John Markley of Sonoma, whose term of office expires in March. The terms of the other commissioners expire at the close of the year.

The joint convention of the Bankers' Associations of Missouri, Kansas, Oklahoma, Indian Territory and Colorado will be held in Kansas City May 13th and 14th, instead of May 20th and 21st, as first announced. It is already apparent that this bankers' convention will be one of the greatest ever held in the West.

At the annual meeting of the directors of the Mississippi Valley Trust Company, of St. Louis, James E. Brock was elected secretary to fill the vacancy caused by the resignation of De Lacey Chandler. Hugh R. Lyle, second assistant secretary, was promoted to be assistant secretary, and his position was filled by the election of Henry C. Ibbotson.

At the annual meeting of the bankers comprising Group 9, Iowa Bankers' Association, the following officers were elected: Chairman, Thomas McClement of Morning Sun; secretary, George E. Rix of Keokuk; executive committee, J. L. Edwards of Burlington, C. M. Keck of Washington, W. V. Lloyd of Mediapolis, W. E. Keeler of Mt. Pleasant, A. J. Mathias of Keokuk.

In the credit for the development of much of the new country in the northwestern states, the small national banks are sharing largely. The law allowing the organization of national banks with $25,000 capital is proving a big success in this part of the country. Many new towns have been built in Minnesota and the Dakotas during the past year, and their prosperity is attributed in considerable degree to the ability of settlers to secure ample banking facilities.

A plan has been formulated for the organization in New Orleans, La., of a trust company with a capital of $1,000,000 and a paid-in surplus of a like amount. Among those New York bankers who will be interested are George F. Baker, president of the First National Bank; R. W. Jones, Jr., vice-president of the Seventh National Bank; Dean Sage, Oliver H. Payne and Alexander McDonald.

At a meeting of the executive committee of the Iowa State Bankers' Association held in Des Moines, it was decided to call the next state convention in that city May 21st and 22d next. The executive council consists of the officers and heads of the different departments. The officers present were: C. B. Mills of Sioux Falls, president; J. M. Dinwiddle of Cedar Rapids, secretary, and L. F. Potter of Harlan, treasurer.

Certain St. Louis banks have made an innovation in the long established banking rules which may ultimately change all existing regulations throughout the country. The three banks in that city that have taken this step are the Franklin Bank, the German Savings Institution and the State National Bank. These banks have determined to pay interest on all current deposits. This is done because of the rapid increase in business and deposits in the trust companies, which pay interest on such deposits, and who do a general banking business, except in a few minor particulars.

The announcement was recently made at a meeting of the directors of the International Banking Corporation that the entire capital stock of $3,000,000 and surplus of $3,000,000 had been oversubscribed and that the $6,000,000 had been paid in full. Valentine P. Snyder was elected first vice-president and acting president and the following were appointed an executive committee: James W. Alexander, James H. Hyde, Valentine P. Snyder, Thomas H. Hubbard, Edward F. Cragin, and Edwin Gould. The full board of directors consists of Thomas H. Hubbard, Valentine P. Snyder, James W. Alexander, James H. Hyde, E. H. Harriman, H. C. Frick, Abram S. Hewitt, Eugene Delano, Luther Kountze, H. E. Huntington, Edwin Gould, George Crocker, John J. McCook, W. H. McIntyre, J. M. Ceballos, Edward F. Cragin, H. S. Manning, R. A. C. Smith, A. W. Paige, Jules S. Bache, John B. Jackson, H. P. McIntosh, H. S. Rogers, and H. Hardy. The main offices of the corporation will be at No. 1 Wall street, southeast corner of Broadway.

The Iowa Supreme Court has reversed a judgment commanding the owners of the Bank of Corydon to permit an examination of its books by the county assessor for the purpose of determining whether any of its depositors had failed to pay taxes on their deposits as required by law. The court said that the relator proceeded on the theory that he was entitled as county assessor to examine the accounts of any depositor regardless of the question whether or not such depositor was obliged to pay taxes in this state, and it held that the bank was not bound to accord the assessor such an unrestricted privilege. It also held the petition for mandamus insufficient because it failed to allege that any taxpayer who was a depositor in the bank on April 1st had omitted to make a proper return for taxation of all his money so on deposit or to allege that the assessor had just cause to believe that he had not done so.

SITUATION WANTED—By married man (32) in a good country bank as cashier or assistant cashier; eleven years' general experience in the banking business; at present with one of the largest banks in Chicago. Best of references given. Address R. A. W., care of BANKERS' MONTHLY, Rand, McNally & Co., Chicago, Ill.

POSITION WANTED—Man 34 years old, quick and accurate at figures, with thorough knowledge of accounts, commercial law and customs; intelligent, temperate, and possessing business experience, wishes position as cashier or bookkeeper. Prefer country bank. Excellent references and any bond desired. Address F. T. K., care of Rand-McNally BANKERS' MONTHLY.

THE EUREKA CLIP

SIZE No 2

The most useful article ever invented for the purpose. Indispensable to Bookkeepers, Lawyers, Editors, Students, Bankers, Insurance Companies, and Business men generally. Does not mutilate the paper. Can be used repeatedly. In boxes of **100** for **25** cents. To be had of all Booksellers, Stationers, and Notion dealers. Sample card by mail.

Manufactured by

CONSOLIDATED SAFETY PIN COMPANY,

Box 152, Bloomfield, New Jersey.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

50 YEARS' EXPERIENCE

PATENTS

TRADE MARKS
DESIGNS
COPYRIGHTS &C.

Anyone sending a sketch and description may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. Handbook on Patents sent free. Oldest agency for securing patents.

Patents taken through Munn & Co. receive *special notice*, without charge, in the

Scientific American.

A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms, $3 a year; four months, $1. Sold by all newsdealers.

MUNN & Co. 361 Broadway, **New York**
Branch Office, 625 F St., Washington, D. C.

MISSOURI PACIFIC RAILWAY AND IRON MOUNTAIN ROUTE,

KNOWN AS THE GREAT SOUTHWEST SYSTEM.

Connecting the Commercial Centers and Rich Farms of

MISSOURI,

The Broad Corn and Wheat Fields and Thriving Cities of

KANSAS,

The Fertile River Valleys, Trade Centers and Rolling Prairies of

NEBRASKA,

The Grand, Picturesque and Enchanting Scenery, and the Famous Mining Districts of

COLORADO,

The Agricultural, Fruit, Mineral and Timber Lands, and Famous Hot Springs of

ARKANSAS,

The Sugar Plantations and immense Rice Fields of

LOUISIANA,

The Cotton and Grain Fields, the Cattle Ranges and Winter Resorts of

TEXAS,

Historical and Scenic

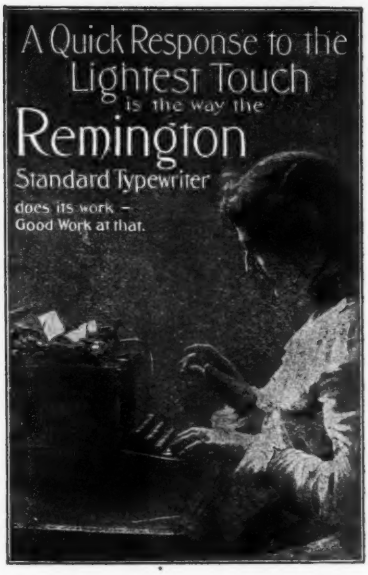
OLD AND NEW MEXICO,

And forms with its Connections the Popular Winter Route to

CALIFORNIA

For descriptive and illustrated pamphlets of any of the above States, address Companies' Agents, or

H. C. TOWNSEND,
General Passenger and Ticket Agent,
ST. LOUIS.



WYCKOFF, SEAMANS & BENEDICT,
144 Madison Street, CHICAGO, ILL.

CHICAGO

Milwaukee & St. Paul

RAILWAY.

ELECTRIC LIGHTED TRAINS BETWEEN

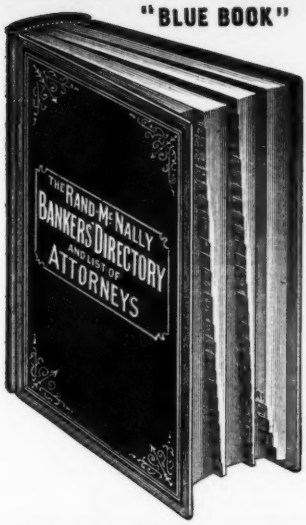
Chicago,
Des Moines,
Sioux City,
Omaha,

Chicago,
Milwaukee,
St. Paul,
Minneapolis,

EVERY DAY IN THE WEEK.

All Coupon Ticket Agents sell tickets via Chicago, Milwaukee & St. Paul Ry.

F. A. MILLER, General Passenger Agent,
CHICAGO, ILL.



A Copy of the NEW

RAND-McNALLY BANKERS' AND ATTORNEYS' DIRECTORY

IS A NECESSITY IN YOUR INSTITUTION.

27th Year of Publication

ISSUED SEMI-ANNUALLY—
JANUARY AND JULY.

52nd Edition Published

CONTENTS.

395 PAGES wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities, and Banks; also, a list of Foreign Banks and Bankers.

130 PAGES of TOWNS and VILLAGES (comprising about 90,000 names) without BANKS or ATTORNEYS in the United States and Canada, with their nearest ACCESSIBLE Banking points.

70 PAGES of COMMERCIAL ATTORNEYS (comprising about 9,000 names) in the United States and Canada, recommended by the respective Banks and Bankers; also, a list of Attorneys in Foreign Countries, especially prepared.

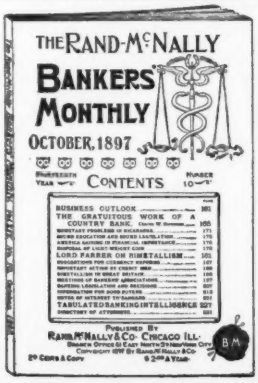
150 PAGES of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the DIRECTORY.

70 PAGES of INDEXED COUNTY STATE MAPS, printed in colors (11 x 14), made especially for the Directory (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

25 PAGES of CITY MAPS (11 x 14), comprising the principal cities in the United States

100 PAGES wherein are listed the DIRECTORS of National, State, and Savings Banks and the leading Trust Companies in all the principal cities of the United States and Canada, arranged alphabetically by States, Cities, and Banks.

15 PAGES of Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement; also, a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

☞ EACH ISSUE contains the latest decisions on technical legal questions affecting commercial interests; also carefully prepared articles by prominent writers on economic subjects, besides a fund of other useful information.

A Practical Magazine, and every Banker should read it regularly.

The BANKERS' MONTHLY lists each Month all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1902, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Arkansas	▲Hamburg (Ashley.)	Hamburg Bank §	T. A. Jackson L. J. Burbridge.	$25,000	
"	Mulberry* (Crawford.)	Bank of Mulberry §	H. A. Renenx David T. Bryan.	25,000	Chase Nat. Bk., N. Y.; Nat. Bk. Com., St. L.
"	Stuttgart (Arkansas.)	Citizens Bank §	F. E. Brain A. A. Lindall.	10,000	Cont. Nat. Bk., St. L.
California	Dinuba* (Tulare.)	Bank of Dinuba §	E. Seligman H. Nordheim.	12,500	
Illinois	Carriers Mills* (Saline.)	Carriers Mills Bank †	H. N. Finney A. J. Miller.		Cont. Nat. Bk., St. L.
"	Collinsville (Madison.)	First National Bank	J. H. Bilt H. R. Woodcock.	50,000	Seab. Nat. Bk., N. Y.; Fourth Nat. Bk., St. L.
"	Thebes* (Alexander.)	First State Bank §	W. K. Murphy Jno. S. Norman.	25,000	
"	Worden* (Madison.)	Wall & Co. †	W. P. Wall J. T. McGaughey.		Fourth Nat. Bk., St. Louis
Indian Territory	Chickasha (Chickasaw.)	Chickasaw Trust Co. §	E. B. Johnson H. L. Jarboe, Jr., *Sec.*	25,000	
Indiana	Bunkerhill* (Miami.)	Farmers & Merchants Bank §	J. H. Wiles E. F. Wiles.	10,000	
"	▲Marion (Grant.)	Grant Trust & Savings Co. §	Lee Ball T. O. Taber, *Sec.*	200,000	Chicago Nat. Bank, Chi.
Iowa	Carson (Pottawattomie.)	State Savings Bank §	Joshua Alston P. E. Johansen.	20,000	West. Nat. Bk., N. Y.; Drovers Nat. Bk., Chi.
"	Curlew (Palo Alto.)	Bank of Curlew †	(*Wilson & De Wolf*)	10,000	State Bk. of Chi., Chi.; Des Moines Sav. Bk., Des Moines.
Kansas	Cleburne* (Riley.)	Cleburne State Bank §	Fred Toburen J. M. Musil.	5,000	National Bk. Commerce, Kansas City.
"	Mahaska* (Washington.)	Mahaska State Bank §	J. Bonham A. Upton.	10,000	Kountze Bros., N. Y.: Bk. of Com., Kan. C.
"	Niles* (Ottawa.)	Niles State Bank §	W. H. Rowe E. G. Stover.	6,500	Kountze Bros., N. Y.; First Nat. Bk., Kan. C.
Kentucky	Ewing* (Fleming.)	Ewing Deposit Bank §	H. W. Reese T. H. Talbott.	15,000	
"	▲Owenton (Owen.)	Peoples Bank §	W. J. Watson R. H. Gayle.	75,000	West. Nat. Bk., N. Y.; Union Nat. Bk., Louisville.
Louisiana	Churchpoint* (Arcadia.)	Commercial Bank §	H. Barrousse J. A. Barrousse.	15,000	
Michigan	Dryden. (Lapeer.)	Bank of Dryden †	(*W. A. Shaup*)	10,000	Chase Nat. Bk., N. Y.; State Sav. Bk., Det.
Missouri	Desloge* (St. Francois.)	Bank of Desloge §	J. L. Goff W. P. Anderson.	10,000	Third Nat. Bk., St. L.
"	East Lynne* (Cass.)	Farmers State Bank §	P. Spencer L. M. Spencer.	10,000	Union Nat. Bk., Kan. C.; State Nat. Bk., St. L.
"	St. Louis (St. Louis City.)	Wellston Bank §	J. B. C. Lucas A. W. Trader.	25,000	Kountze Bros., N. Y.; Colonial Tr. Co., St. L.
Nebraska	Stuart (Holt.)	Stuart Bank §	L. M. Weaver Benton March.	10,000	Union Nat. Bk., Omaha; O'Neill Nat. Bk., O'Neill, Neb.
North Dakota	Flaxton* (Ward.)	First Bank of Flaxton §	Walter Bond G. L. Bickford.	10,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Minpls.
Ohio	Mowrystown* (Highland.)	White Oak Valley Bank §	James F. Cross C. W. Rhoten.		
"	West Liberty (Logan.)	Liberty Bank †	(*A. J. Surface*)		
Oklahoma Ter.	Burford* (Kiowa.)	Bank of Mountain Parks §	S. D. Bailey O. J. Hellwig.	5,000	Nat. Bk. Com., Kan. C.; Capital Nat. Bk., Guthrie.
"	Ralston (Pawnee.)	First National Bank	H. E. Thompson E. A. Bullock.	25,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., Pawnee.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. + Private.	President and Cashier.	Paid-up Capital	Correspondents.
Oklahoma Ter.	Wellston (Lincoln.)	Wellston State Bank §	E. S. Penney. R. E. S. Penney.	$ 5,000	City Nat. Bk., Kan. C.; Bk. of Com., Okla. C.
Pennsylvania	Berwick (Columbia.)	Berwick National Bank	Chas. C. Evans. B. D. Freas.	50,000	
"	Jersey Shore (Lycoming.)	National Bank of Jersey Shore	J. H. McKinney. J. B. Graham.	50,000	
"	▲Lancaster (Lancaster.)	Northern Trust & Savings Co. §	J. F. Sener. E. J. Ryder.	125,000	
"	▲Pittsburg (Allegheny.)	Standard Security Trust Co. §	Robt. S. Smith. Howard Welch, *Sec.*	250,000	Union Nat. Bk., Pittsburg.
"	Zelienople (Butler.)	First National Bank	G. D. Swain. W. H. Gelbach.	26,700	
South Dakota	Colton (Minnehaha.)	Colton State Bank §	Geo. W. Abbott. Martin Larson.	5,000	Live Stock National Bk., Sioux City, Ia.
"	White Rock (Roberts.)	Citizens State Bank §	Henry S. Morris. Harry J. Kerr.	10,000	Bankers Nat. Bk., Chi.; First Nat. Bk., Minpls.
Texas	Chillicothe* (Hardeman.)	Bank of Chillicothe +	J. S. Callaway. W. E. Oliver.	5,000	Han. Nat. Bk., N. Y.; Ft. Worth Nat. Bk., Ft. Worth.
"	▲Jasper* (Jasper.)	First National Bank	K. B. Seale. E. A. Peffler.	25,000	
"	▲Longview* (Gregg.)	Citizens National Bank	Henry H. Howell. Frank B. Brown.	50,000	Seab. Nat. Bk., N. Y.; Nat. Bk. Com., St. L.
"	Winnsboro (Wood.)	Farmers National Bank	Thomas L. Shelton. W. H. Holley.	30,000	
Washington	Almira* (Lincoln.)	Almira State Bank §	E. J. Burke. Julius C. Johnson.	25,000	
West Virginia	▲Middlebourne (Tyler.)	First National Bank	S. G. Pyle. S. G. Pyle, *Act'g Cash.*	30,000	Hanover Nat. Bk., N. Y.
Wisconsin	Bruce* (Gates.)	Bank of Bruce §	O. E. Pederson. W. A. Blackburn.	5,000	First Nat. Bk., Minpls.
Philippine Islands	Iloilo	Banco Espanol Filippino	Alfredo Rocha, *Mgr.*		

* New banking point.

BANKS REPORTED DISCONTINUED

Since the January, 1902, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.		Name of Bank. § State. + Private.	Remarks.
Alaska	Skagway		Bank of Skagway +	Voluntary liquidation.
Connecticut	▲Bridgeport	Fairfield	City Title Guaranty Trust & Safe Deposit Co. §	Discontinued Banking Department.
Illinois	Collinsville	Madison	Collinsville Bank +	Succeeded by First National Bank.
Massachusetts	▲Boston	Suffolk	Wm. H. Allen & Co. +	Voluntary liquidation.
Minnesota	Foxhome	Wilkin	Wilkin County Bank +	Consolidated with Bank of Foxhome.
Mississippi	▲Vicksburg	Warren	Vicksburg Bank §	Succeeded by American National Bank.
Ohio	Belmont	Belmont	First National Bank	Failed.
Oklahoma Territory	Ralston	Pawnee	Eastern Bank of Oklahoma §	Succeeded by First National Bank.
Pennsylvania	▲Pittsburg	Allegheny	Freehold Bank §	Purchased by Colonial Trust Co.
"	Zelienople	Butler	Gelbach Bros. +	Succeeded by First National Bank.
South Dakota	Colton	Minnehaha	Farmers Bank +	Succeeded by Colton State Bank.
Texas	▲Breckenridge	Stephens	Ward Bros. +	Purchased by Stephens County Bank.
Washington	▲North Yakima	Yakima	George S. Hough +	Voluntary liquidation.
Nova Scotia	Sydney	Cape Breton	Bank of British North America	Branch discontinued.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*• ..... Henry	J. G. Cowan.
Albertville*• ... Marshall	E. O. McCord.
Alexander City*• Talla'sa	P. O. Stevens.
▲Andalusia* .... Covington	Henry Opp.
▲Anniston*• ..... Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* ..... Clay	Bowie, Dixon & Manning.
▲Ashville* ..... St. Clair	Inzer & Greene.
▲Athens*• ..... Limestone	W. T. Sanders.
Attalla*• ..... Etowah	See Gadsden.
Bessemer*• .... Jefferson	B. C. Jones.
▲Birmingham*• . Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*• ..... Bibb	W. H. Logan.
▲Brewton*• .... Escambia	M. A. RABB.
Bridgeport*• .... Jackson	J. L. Hackworth.
▲Butler* ..... Choctaw	Edward J. Gilder.
▲Camden*• ..... Wilcox	Miller & Bonner.
▲Carrollton* ..... Pickens	M. L. Stansel.
▲Center* ..... Cherokee	Thomas Bradford.
▲Centerville*• ..... Bibb	W. W. Lavender.
Citronelle*• ..... Mobile	See Mobile.
▲Clanton*• ..... Chilton	Adams & Martin.
▲Clayton*• ..... Barbour	E. P. Thomas.
Columbia*• ..... Henry	B. F. REID.
▲Columbiana*• ... Shelby	Brown & Leeper.
Courtland*• .. Lawrence	See Moulton.
▲Cullman*• ..... Cullman	George H. Parker.
▲Dadeville*• ... Tallapoosa	T. L. Bulger.
▲Daphne* ..... Baldwin	J. J. Clemmons.
▲Decatur*• ..... Morgan	C. C. HARRIS.
Demopolis*• .... Marengo	GESNER WILLIAMS.
Dothan*• ..... Henry	Espy & Farmer.
▲Double Springs* . Winston	P. H. Newman.
▲Edwardsville*• Cleburne	Merrill & Bridges.
▲Elba*• ..... Coffee	Hickman & Riley.
Ensley*• ..... Jefferson	See Birmingham.
Enterprise*• ..... Coffee	See Elba.
Eufaula*• ..... Barbour	A. H. MERRILL.
▲Eutaw*• ..... Greene	McQueen & Harwood.
▲Evergreen*• .... Conecuh	Farnham & Crum.
Fairdale*• .... Marengo	R. M. Douglas.
▲Fayette*• ..... Fayette	McGuire & Collier.
▲Florence*• .. Lauderdale	SIMPSON & JONES.
▲Fort Payne*• ... De Kalb	L. L. Cochran.
Fruithurst*• .... Cleburne	R. L. Blackmarr.
▲Gadsden*• ..... Etowah	DORTCH & MARTIN.
▲Geneva*• ..... Geneva	M. E. Milligan.
▲Greensboro*• ..... Hale	Tutwiler & Jones.
▲Greenville*• ..... Butler	Richardson & Hamilton.
▲Grove Hill* ..... Clarke	Lakeland & Wilson.
▲Guntersville*• .. Marshall	J. D. Davis.
▲Hamilton*• ..... Marion	B. R. Fite.
Hartselle*• ..... Morgan	Porter M. Brindley.
▲Hayneville*• ..... Lowndes	Richardson & Whitten.
▲Huntsville*• ..... Madison	ROBERT E. SPRAGINS.
Jacksonville*• . Calhoun	S. D. G. Brothers.
▲Jasper*• ..... Walker	Coleman & Bankhead.
▲Lafayette*• ... Chambers	E. M. OLIVER.
▲Linden* ..... Marengo	W. Cunninghame.
▲Livingston*• ..... Sumter	Altman & Brockway.
▲Luverne*• .... Crenshaw	Richardson & Bricken.
▲Marion*• ..... Perry	J. H. Stewart.
▲Mobile*• ..... Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* ..... Monroe	B. L. Hibbard.
Montevallo*• ..... Shelby	J. M. Reynolds.
¶▲Montgomery*• . Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* ..... Lawrence	James I. Abercrombie.
New Decatur*• .. Morgan	J. C. Eyster.
▲Oneonto*• ..... Blount	G. W. Darden.
▲Opelika*• ..... Lee	BARNES & DUKE.
Oxford*• ..... Calhoun	E. H. Hanna.
▲Ozark*• ..... Dale	Joseph E. Acker.
Piedmont*• ..... Calhoun	Cooke & Cooke.
Pratt City*• .... Jefferson	J. B. & C. D. Comstock.
▲Prattville*• ..... Autauga	C. E. O. TIMMERMAN.
Roanoke*• ..... Randolph	R. E. Taylor.
▲Rockford* ..... Coosa	John W. Batson.
▲Russellville*• ... Franklin	W. H. KEY.
▲Scottsboro*• .... Jackson	J. E. Brown.
▲Scale*• ..... Russell	Boykin & Benton.
▲Selma*• ..... Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*• ..... Colbert	R. H. Wilhoyte.
▲St. Stephens* . Washington	C. C. Kimbrough.
Sylacauga*• .. Talladega	See Talladega.
▲Talladega*• .... Talladega	WHITSON & GRAHAM.
Thomasville*• .... Clarke	Norman Gunn.
▲Troy*• ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*• . Tuscaloosa	FOSTER & OLIVER
▲Tuscumbia*• .... Colbert	Isaac Orme.
▲Tuskegee*• ..... Macon	W. F. Foster.
▲UnionSprings*• . Bullock	L. M. MOSELEY.
Uniontown*• ..... Perry	G. B. Johnston.
▲Vernon* ..... Lamar	Nesmith & Nesmith.
Vinemont ..... Cullman	See Cullman.
Warrior*• ..... Jefferson	S. C. Davidson.
▲Wedowee* ..... Randolph	R. S. Pate.
▲Wetumpka*• ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•	BURTON E. BENNETT.
Skagway•	Church & Day.

ARIZONA.

Bisbee*• ..... Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*• ..... Coconino	E. E. Ellinwood.
▲Florence*• ..... Pinal	W. R. STONE.
▲Globe*• ..... Gila	P. T. Robertson.
▲Holbrook*• ..... Navajo	C. O. Anderson.
Jerome*• ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*• ..... Mohave	J. M. Brown.
Mesa*• ..... Maricopa	George W. Woy.
▲Nogales*• ..... Santa Cruz	E. Williams.
¶▲Phoenix*• ..... Maricopa	L. H. CHALMERS
▲Prescott*• ..... Yavapai	E. M. SANFORD.
Safford*• ..... Graham	See Solomonsville.
▲Solomonsville*• . Graham	Chas. L. Rawlins.
▲St. Johns* ..... Apache	Walter G. Scott.
Tempe*• ..... Maricopa	W. J. Kingsbury.
▲Tombstone*• .... Cochise	Charles S. Clarke.
▲Tucson*• ..... Pima	ROCHESTER FORD.
Williams*• ..... Coconino	See Flagstaff.
▲Yuma*• ..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†...Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•†..... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†...Lawrence	Z. M. Cypert.
Booneville• ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•†..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* ..... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	R. A. VAUGHAN.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† .. Sebastian	MECHEM & BRYANT.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	GEORGE & BUTLER.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
▲Harrisburg*•† ...Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*•† ..... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EDWARD H. MATHES.
Junction*•†..... Union	E. O. Mahoney.
Kingsland*•†...Cleveland	See Rison.
▲Lake City*•†..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•†..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•† ...Hot Springs	M. M. DUFFIE.
Mammoth Sp'ga*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	L. P. Berry.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•†..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†.....Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry*..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan*..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton*..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan*..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•†...Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†..Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. S. Goodwyn.
▲Washington*•† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†.. ....Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†...Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Dawtes.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•† ..... Butte	F. F. Carnduff.
Bodie*• ..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*•†....San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*•†....San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†.... Los Angeles	See Los Angeles.
▲Crescent City*•..Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†...Los Angeles	J. H. Ardis.
▲Downieville*•† ..... Sierra	F. R. WEHE.
Dutchflat*•† ..... Placer	W. P. Snowden.
Elsinore*•† ..... Riverside	Collier & Evans.
Escondido*•†..San Diego	See San Diego.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fallbrook*•†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† . Sacramento	See Sacramento.
Forest*•† ..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•† ..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Bose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ..... San Benito	BRIGGS & HUDNER
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•† ..... Kings	W. D. Maddin.
Livermore*•†..... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•†...Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorney for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† . Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville* ..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1902, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Arkansas	▲Hamburg (Ashley.)	Hamburg Bank §	T. A. Jackson L. J. Burbridge.	$25,000	
"	Mulberry* (Crawford.)	Bank of Mulberry §	H. A. Renenx David T. Bryan.	25,000	Chase Nat. Bk., N. Y.; Nat. Bk. Com., St. L.
"	Stuttgart (Arkansas.)	Citizens Bank §	F. E. Brain A. A. Lindall.	10,000	Cont. Nat. Bk., St. L.
California	Dinuba* (Tulare.)	Bank of Dinuba §	E. Seligman H. Nordheim.	12,500	
Illinois	Carriers Mills* (Saline.)	Carriers Mills Bank †	H. N. Finney A. J. Miller.		Cont. Nat. Bk., St. L.
"	Collinsville (Madison.)	First National Bank	J. H. Bilt H. R. Woodcock.	50,000	Seab. Nat. Bk., N. Y.; Fourth Nat. Bk., St. L.
"	Thebes* (Alexander.)	First State Bank §	W. K. Murphy Jno. S. Norman.	25,000	
"	Worden* (Madison.)	Wall & Co. †	W. P. Wall J. T. McGaughey.		Fourth Nat. Bk., St. Louis
Indian Territory	Chickasha (Chickasaw.)	Chickasaw Trust Co. §	E. B. Johnson H. L. Jarboe, Jr., *Sec.*	25,000	
Indiana	Bunkerhill* (Miami.)	Farmers & Merchants Bank §	J. H. Wiles E. F. Wiles.	10,000	
"	▲Marion (Grant.)	Grant Trust & Savings Co. §	Lee Ball T. O. Taber, *Sec.*	200,000	Chicago Nat. Bank, Chi.
Iowa	Carson (Pottawattomie.)	State Savings Bank §	Joshua Alston P. E. Johansen.	20,000	West. Nat. Bk., N. Y.; Drovers Nat. Bk., Chi.
"	Curlew (Palo Alto.)	Bank of Curlew †	(*Wilson & De Wolf*)	10,000	State Bk. of Chi., Chi.; Des Moines Sav. Bk., Des Moines.
Kansas	Cleburne* (Riley.)	Cleburne State Bank §	Fred Toburen J. M. Musil.	5,000	National Bk. Commerce, Kansas City.
"	Mahaska* (Washington.)	Mahaska State Bank §	I. Bonham A. Upton.	10,000	Kountze Bros., N. Y.; Bk. of Com., Kan. C.
"	Niles* (Ottawa.)	Niles State Bank §	W. H. Rowe E. G. Stover.	6,500	Kountze Bros., N. Y.; First Nat. Bk., Kan. C.
Kentucky	Ewing* (Fleming.)	Ewing Deposit Bank §	H. W. Reese T. H. Talbott.	15,000	
"	▲Owenton (Owen.)	Peoples Bank §	W. J. Watson R. H. Gayle.	75,000	West. Nat. Bk., N. Y.; Union Nat. Bk., Louisville.
Louisiana	Churchpoint* (Arcadia.)	Commercial Bank §	H. Barrousse J. A. Barrousse.	15,000	
Michigan	Dryden (Lapeer.)	Bank of Dryden †	(*W. A. Shaup*)	10,000	Chase Nat. Bk., N. Y.; State Sav. Bk., Det.
Missouri	Desloge* (St. Francois.)	Bank of Desloge §	J. L. Goff W. P. Anderson.	10,000	Third Nat. Bk., St. L.
"	East Lynne* (Cass.)	Farmers State Bank §	P. Spencer L. M. Spencer.	10,000	Union Nat. Bk., Kan. C.; State Nat. Bk., St. L.
"	St. Louis (St. Louis City.)	Wellston Bank §	J. B. C. Lucas A. W. Trader.	25,000	Kountze Bros., N. Y.; Colonial Tr. Co., St. L.
Nebraska	Stuart (Holt.)	Stuart Bank §	L. M. Weaver Benton March.	10,000	Union Nat. Bk., Omaha; O'Neill Nat. Bk., O'Neill, Neb.
North Dakota	Flaxton* (Ward.)	First Bank of Flaxton §	Walter Bond G. L. Bickford.	10,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Minpls.
Ohio	Mowrystown* (Highland.)	White Oak Valley Bank §	James F. Cross C. W. Rhoten.		
"	West Liberty (Logan.)	Liberty Bank †	(*A. J. Surface*)		
Oklahoma Ter.	Burford* (Kiowa.)	Bank of Mountain Park §	S. D. Bailey O. J. Hellwig.	5,000	Nat. Bk. Com., Kan. C.; Capital Nat. Bk., Guthrie.
"	Ralston (Pawnee.)	First National Bank	H. E. Thompson E. A. Bullock.	25,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., Pawnee.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Oklahoma Ter.	Wellston (Lincoln.)	Wellston State Bank §	E. S. Penney R. E. S. Penney.	$ 5,000	City Nat. Bk., Kan. C.; Bk. of Com., Okla. C.
Pennsylvania	Berwick (Columbia.)	Berwick National Bank	Chas. C. Evans B. D. Freas.	50,000	
"	Jersey Shore (Lycoming.)	National Bank of Jersey Shore	J. H. McKinney J. B. Graham.	50,000	
"	▲Lancaster (Lancaster.)	Northern Trust & Savings Co. §	J. F. Sener F. J. Ryder.	125,000	
"	▲Pittsburg (Allegheny.)	Standard Security Trust Co. §	Robt. S. Smith Howard Welch, *Sec.*	250,000	Union Nat. Bk., Pittsburg.
"	Zelienople (Butler.)	First National Bank	G. D. Swain W. H. Gelbach.	26,700	
South Dakota	Colton (Minnehaha.)	Colton State Bank §	Geo. W. Abbott Martin Larson.	5,000	Live Stock National Bk., Sioux City, Ia.
"	White Rock (Roberts.)	Citizens State Bank §	Henry S. Morris Harry J. Kerr.	10,000	Bankers Nat. Bk., Chi.; First Nat. Bk., Minpls.
Texas	Chillicothe* (Hardeman.)	Bank of Chillicothe †	J. S. Callaway W. E. Oliver.	5,000	Han. Nat. Bk., N. Y.; Ft. Worth Nat. Bk., Ft. Worth.
"	▲Jasper* (Jasper.)	First National Bank	K. B. Seale E. A. Peffler.	25,000	
"	▲Longview* (Gregg.)	Citizens National Bank	Henry H. Howell Frank B. Brown.	50,000	Seab. Nat. Bk., N. Y.; Nat. Bk. Com., St. L.
"	Winsboro (Wood.)	Farmers National Bank	Thomas L. Shelton W. H. Holley.	30,000	
Washington	Almira* (Lincoln.)	Almira State Bank §	E. J. Burke Julius C. Johnson.	25,000	
West Virginia	▲Middlebourne (Tyler.)	First National Bank	S. G. Pyle S. G. Pyle, *Act'g Cash.*	30,000	Hanover Nat. Bk., N. Y.
Wisconsin	Bruce* (Gates.)	Bank of Bruce §	O. E. Pederson W. A. Blackburn.	5,000	First Nat. Bk., Minpls.
Philippine Islands	Iloilo	Banco Espanol Filippino	Alfredo Rocha, *Mgr.*		

* New banking point.

BANKS REPORTED DISCONTINUED

Since the January, 1902, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Alaska	Skagway	Bank of Skagway †	Voluntary liquidation.
Connecticut	▲Bridgeport Fairfield	City Title Guaranty Trust & Safe Deposit Co. §	Discontinued Banking Department.
Illinois	Collinsville Madison	Collinsville Bank †	Succeeded by First National Bank.
Massachusetts	▲Boston Suffolk	Wm. H. Allen & Co. †	Voluntary liquidation.
Minnesota	Foxhome Wilkin	Wilkin County Bank †	Consolidated with Bank of Foxhome.
Mississippi	▲Vicksburg Warren	Vicksburg Bank §	Succeeded by American National Bank.
Ohio	Belmont Belmont	First National Bank	Failed.
Oklahoma Territory	Ralston Pawnee	Eastern Bank of Oklahoma §	Succeeded by First National Bank.
Pennsylvania	▲Pittsburg Allegheny	Freehold Bank §	Purchased by Colonial Trust Co.
"	Zelienople Butler	Gelbach Bros. †	Succeeded by First National Bank.
South Dakota	Colton Minnehaha	Farmers Bank †	Succeeded by Colton State Bank.
Texas	▲Breckenridge Stephens	Ward Bros. †	Purchased by Stephens County Bank.
Washington	▲North Yakima Yakima	George S. Hough †	Voluntary liquidation.
Nova Scotia	Sydney Cape Breton	Bank of British North America	Branch discontinued.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*•†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*•†.....Bibb	W. W. Lavender.
Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† .....Shelby	Brown & Leeper.
Courtland*•†...Lawrence	See Moulton.
▲Cullman*•†.....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	GESSNER WILLIAMS.
Dothan*•† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba*•† .....Coffee	Hickman & Riley.
Ensley*† .....Jefferson	See Birmingham.
Enterprise*•† .....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•† .....Greene	McQueen & Harwood.
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*† .....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Haynesville*.....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•† .... Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercromble.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•†.....Blount	G. W. Darden.
▲Opelika*•† .....Lee	BARNES & DUKE.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*•†...Franklin	W. H. KEY.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Scale*•† .....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House. Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•† .... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster
▲UnionSprings*•† .Bullock	L. M. MOSELEY.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*•† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•.....	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•† .....Navajo	C. O. Anderson.
Jerome*•† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*•† .....Mohave	J. M. Brown.
Mesa*•† .....Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phoenix*•† .....Maricopa	L. H. CHALMERS
▲Prescott*•† .....Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Chas. L. Rawlins.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•† ..... Pima	ROCHESTER FORD.
Williams *•†..... Coconino	See Flagstaff.
▲Yuma*•† ..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*†..... Clark	BRADLEY & GARRETT.
▲Arkansas City*†...Desha	F. M. Rogers.
Atkins*†..... Pope	Wilson & Brooks.
▲Augusta*†.....Woodruff	Stanley & Andrews.
▲Batesville*†. Indep'dence	JAMES W. BUTLER.
Beebe*†.....White	Moore & Moore.
▲Benton*†..... Saline	J. W. Westbrook.
▲Bentonville*†.... Benton	J. A. Rice.
▲Berryville*●..... Carroll	Fancher & Fancher.
Blackrock*†...Lawrence	Z. M. Cypert.
Booneville*..... Logan	Ferguson & Barlow.
Brinkley*†..... Monroe	C. F. Greenlee.
▲Camden*†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*.....Howard	W. D. Lee.
▲Charleston*●.... Franklin	T. A. Pettigrew.
▲Clarendon*†.....Monroe	THOMAS & LEE.
▲Clarksville*† ..... Johnson	McKennon & Patterson.
▲Clinton*.....Van Buren	S. W. Simpson.
▲Conway*† .... Faulkner	S. FRAUENTHAL.
▲Corning*†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*†.....Sevier	Collins & Lake.
▲Desarc*.....Prairie	Roberts & Willeford.
▲Devall Bluff*●.....Prairie	McClintock & Langford.
▲DeWitt*†.....Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	E. O. MAHONY.
England*†.....Lonoke	N. E. Johnson.
▲Eureka Springs*†Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.....Sharp	Davidson & Meeks.
▲Fayetteville*†..Wash'ton	R. A. VAUGHAN.
Fordyce*†.....Dallas	R. C. Fuller.
▲Forrest City*†St. Francis	NORTON & PREWETT.
▲Fort Smith*†..Sebastian	MECHEM & BRYANT.
Gravette*†.....Benton	W. H. Austin.
▲Greenwood*†..Sebastian	R. P. Powell.
▲Hamburg*.....Ashley	GEORGE & BUTLER.
▲Hampton*.....Calhoun	C. L. Poole.
▲Hardy*†.....Sharp	C. D. Foster.
▲Harrisburg*†....Poinsett	J. J. Mardis.
▲Harrison*●.....Boone	Crump & Crump.
Hazen*†.....Prairie	C. S. Proctor.
▲Heber*.....Cleburne	W. L. Thompson.
▲Helena*†.....Phillips	QUARLES & MOORE.
Hope*†.....Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*†...Garland	WOOD & HENDERSON.
▲Huntsville*.....Madison	W. T. Brooks.
Imboden*†.....Lawrence	George G. Dent.
▲Jasper*.....Newton	M. T. Briscoe.
▲Jonesboro*† ..Craighead	EDWARD H. MATHES.
Junction*†.....Union	E. O. Mohoney.
Kingsland*†...Cleveland	See Rison.
▲Lake City*.....Craighead	T. H. CARAWAY.
▲Lake Village*.....Chicot	R. M. Gains.
¶▲Little Rock*† .. Pulaski	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*† .....Lonoke	GEORGE SIBLY.
Luxora*.....Mississippi	E. F. GREER.
▲Magnolia*† ....Columbia	Stevens & Stevens.
▲Malvern*† ...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*†Fulton	C. E. Elmore.
▲Marianna*† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*† ...Crittenden	L. P. Berry.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* .....Randolph	See Pocahontas.
▲Melbourne* .....Izard	J. B. Baker.
▲Mena*† .....Polk	MARK P. OLNEY.
▲Monticello*† ..... Drew	Wells & Williamson.
▲Morrilton*† .....Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida* .Montgomery	G. Witt.
▲Murfreesboro* .....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*† .....Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*† .....Franklin	W. W. Mansfield.
▲Paragould*† .....Greene	JOHNSON & LUNA.
▲Paris* .....Logan	Anthony Hall.
▲Perry* .....Perry	James A. Vance.
▲Piggott*† .....Clay	L. Hunter.
▲Pine Bluff*† .....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan* .....Lawrence	L. B. Poindexter.
▲Prescott*† .....Nevada	W. V. TOMPKINS.
▲Princeton* .....Dallas	R. H. Dedham.
Rector*† .....Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Rison*† ..... Cleveland	W. J. Stanfield.
Rogers*† .....Benton	W. C. ROBERTS.
▲Russellville*† ..... Pope	J. T. BULLOCK.
▲Salem* .....Fulton	Charles A. Phillips.
▲Searcy*† .....White	John T. Hicks.
▲Sheridan* .....Grant	W. D. Brouse.
Siloam Springs*†.Benton	T. G. Williams.
Springdale*† Washington	J. L. Long.
▲Star City* .....Lincoln	H. R. Lucas.
Stuttgart*† .....Arkansas	Edward Pettit.
▲Texarkana*† ..... Miller	WEBBER & WEBBER.
▲Van Buren*† .. Crawford	JESSE TURNER.
▲Vandale*† ..... Cross	O. N. Killough.
▲Varner*† ..... Lincoln	G. H. Joslyn.
Waldo*† ..... Columbia	See Magnolia.
▲Waldron* .....Scott	John W. Goolsby.
▲Walnut Ridge*† .Lawr'ce	Phillips & Beakley.
▲Warren*† .....Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vandale.
Wynne*† ..... Cross	J. T. Patterson.
▲Yellville* .....Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*† .....Alameda	E. K. TAYLOR.
Alhambra*● .Los Angeles	A. S. Halsted.
▲Alturas* .....Modoc	Goodwin & Stewart.
Anaheim*† .....Orange	Richard Melrose.
Antioch*† ..Contra Costa	Hartley & Abbott.
Arcata*● ..... Humboldt	George W. Hopkins.
▲Auburn*† .....Placer	J. M. FULWEILER.
Azusa*† .....Los Angeles	W. H. Davies.
▲Bakersfield*† .....Kern	T. M. McNAMARA.
Benicia*† ..... Solano	C. P. Stevens.
Berkeley*† .....Alameda	W. N. WASTE.
Biggs*† .....Butte	F. F. Carnduff.
Bodie*● ..... Mono	See Bridgeport.
▲Bridgeport* .....Mono	J. E. Goodall.
Calistoga*† ..... Napa	See Napa.
Cambria*† ..San Luis Ob.	B. H. Franklin.
Campbell*† ..Santa Clara	See San Jose.
Cayucos*† ....San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*† ..... Butte	F. C. LUSK.
Cloverdale*† .... Sonoma	H. H. McKoon.
Colton*† .San Bernardino	Thomas D. Hamilton
▲Colusa*† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*† ....Los Angeles	See Los Angeles.
▲Crescent City*● .Del Norte	Childs & Hart.
Dixon*† ..... Solano	A. Manning.
Downey*† ..Los Angeles	J. H. Ardis.
▲Downieville*† .... Sierra	F. R. WEHE.
Dutchflat*† ..... Placer	W. P. Snowden.
Elsinore*† ..... Riverside	Collier & Evans.
Escondido*† .. San Diego	See San Diego.
▲Eureka*† .....Humboldt	J. N. GILLETT.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fallbrook*† .... San Diego	See San Diego.
Ferndale*† ....Humboldt	James Smith.
Folsom*† .. Sacramento	See Sacramento.
Forest*† ..... Sierra	See Nevada City.
Foresthill*† ..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*† ....Siskiyou	I. A. Reynolds.
▲Fresno*† ..... Fresno	F. E. COOK.
Fullerton*† .....Orange	H. C. Head.
Garlock* .....Kern	George W. Fox.
Gilroy*† .....Santa Clara	J. C. Zuck.
Gonzales*† .... Monterey	S. W. Mack.
Grass Valley*† ...Nevada	C. W. KITTS.
Gridley*† ..... Butte	R. C. Long.
Guadalupe*† .Santa Barb.	See Santa Maria.
▲Hanford*† ..... Kings	J. W. Hudson.
Haywards*† .....Alameda	J. A. Collins.
Healdsburg*† .... Sonoma	J. W. Rose.
Hemet*† ..... Riverside	P. C. Little.
▲Hollister*† ...San Benito	BRIGGS & HUDNER
Hueneme*† .....Ventura	T. H. Merry.
▲Independence*† .... Inyo	P. H. Mack.
Ione*† ..... Amador	See Jackson.
▲Jackson*† ..... Amador	J. W. Caldwell.
▲Lakeport*● ..... Lake	T. B. Bond.
Lemoore*† ..... Kings	W. D. Maddin.
Livermore*† ....Alameda	G. W. Langan.
Lodi*† .....San Joaquin	See Stockton.
Lompoc*● .Santa Barbara	Fox & Sheridan.
Longbeach*† ..Los Ang's	E. C. Denio.
▲Los Angeles*† .Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorney for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*† .Santa Clara	W. M. Beggs.
▲Madera*† .....Madera	Francis A. Fee.
▲Mariposa*† .... Mariposa	J. W. Congdon.
▲Markleeville* .....Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*•†..Contra Costa	W. S. Tinning.
▲Marysville*•†..... Yuba	FORBES & DINSMORE.
Mendocino*†..Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†..Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	See San Diego.
▲Nevada City*•† ...Nevada	T. FORD.
North Ontario*•†SanBern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†..... Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	METCALF & METCALF.
Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Jolliffe.
Orange*•†..... Orange	See Santa Ana.
Orland*•† .....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†...Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	HASKELL & DENNY.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	GEORGE W. BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•†.....Monterey	DAUGHERTY & LACEY.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD
San Mateo*•† ..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*•† Santa Clara	D. Henderson.
▲Santa Cruz*•† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•† ..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See Paso Robles.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	DAVIS & ALLEN.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•†.....Solano	L. G. HARRIER.
Valleyford*•† ....Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*•†.....Yuba	E. T. Manwell.
Whittier*•†..Los Angeles	WM. M. HIATT.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*•† .....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	S. S. DOWNER.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† .....Arapahoe	W. G. Lovelace.
Brush*•† .....Morgan	See Fort Morgan.
▲Buenavista*•†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†..Kit Carson	See Denver.
▲Canon City*•†...Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*•† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†..... Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Crippleccreek*•†....Teller	TULLY SCOTT.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... ..... Delta	GEORGE STEPHAN.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•†.....La Plata	O. S. Galbreath.
Eaton*•†..... .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†..... .....Park	CHARLES A. WILKIN.
Florence*•†.... .Fremont	JAMES P. H. CALLAHAN.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†... Morgan	E. E. Williams.
Fowler*•† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•†Cl'r Creek	J. J. WHITE.
Gillett*•†..... .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•†.....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†..... .....Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
Holly*•† ....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†.... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*•†..... .... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•†..... Larimer	Lyman Porter.
Mancos*•†.... Montezuma	See Cortez.
Manzanola*•†..... Otero	Horace B. Dye.
▲Meeker*..... Rio Blanca	J. L. Gray.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†.... Montrose	S. S. Sherman.
New Windsor*†..... Weld	Geo. J. Rowne.
▲Ouray*•† -- ..... Ouray	STORY & STORY.
Pitkin*•† ..... Gunnison	See Gunnison
▲Pueblo*•†..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•†..... Garfield	See Glenwood Springs.
Rockyford*•†..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•†..... Chaffee	A. R. MILLER.
▲San Luis*..... Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*†..... Baca	See Trinidad.
Steamboat Spr.*.... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. MoCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*†..... Weld	See Greeley.
Wray*•†..... Yuma	See Akron.
▲Yuma*•†..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†..... Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ...Fairfield	HALL & HILL.
Bristol*•† ..... Hartford	See Hartford.
Brookfield*•†.... Fairfield	See Danbury.
Brooklyn*†..... Windham	See Danielson.
Bucklands. ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	J. H. Roraback.
Canton*•† ..... Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†..... Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*..... Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ...Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*†... Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*•† ..... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*•†...Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†..... Hartford	See Hartford.
Greenwich*•†.... Fairfield	WALSH & WRIGHT.
Groton*†.... New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B. Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•†.... Litchfield	WOODRUFF & WOODRUFF.
Lyme*•†..... New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•†...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ...Mid'sex	WARNER, WILLCOX & TYLER
Milford*•†.....New Haven	George M. Gunn.
Moodus*†..... Middlesex	See East Haddam.
Mystic*•† ..New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. GAFFNEY.
New Canaan*•†..Fairfield	See Stamford.
New Hartford*•† Litch'fld	F. A. Jewell.
▲New Haven*•† .New Hav.	WATROUS & DAY, 158 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT, General law practice and collections. Refers to First National Bank.
▲New London*•†.NewLon.	G. D. STANTON.
Newington*†.... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	R. B. Stoeckel
North Haven*•†New Hav.	See New Haven.
North Manchester†. Hart.	See South Manchester.
Norwalk*•†..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†...New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†..... Hartford	See Hartford.
Plainfield*•†.... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† ..... Fairfield	See Danbury.
Rockville*•†..... Tolland	B. H. BILL.
Roxbury*†..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*†..... Litchfield	See Litchfield.
Shelton*†..... Fairfield	E. L. Staples.
Simsbury*•†..... Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So. Norwalk*•†..Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†..Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†... Hart.	C. H. BRISCOE.
▲Tolland*†..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	B. E. Higgins.
Unionville*•† ....Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•... Litchfield	Charles G. Root.
West Cornwall*•† .Litch.	L. A. Dickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
West Winsted*†..Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*.... Litchfield	See Winsted.
▲Windham*•† .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
▲Winsted*•† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*†.... Litchfield	Huntington & Warner.
Woodstock*.... Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† ..... Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† ..... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Milton*•† ..... Sussex	Wm. F. Causey.
Newark*•† ..... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†....New Castle	S. T. Townsend, Jr.
Odessa*..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† NewCastle	HARRY EMMONS. Refers to any Bank in Wilmington

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•† ..... D. C.	See Washington.
Georgetown*•† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•† .. Franklin	H C. Hicks.
▲Arcadia*•† ..... De Soto	FORRESTER & BURTON.
Avonpark* ..... De Soto	C. D. Knapp.
▲Bartow*•† ..... Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*•† . Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† ..... Levy	E. A. Pinnell.
▲Brooksville*•† . Hernando	W. S. Jennings.
Cedar Keys*•† ..... Levy	E. J Lutterloh.
Cocoa*•† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*•† ..... Pasco	J. A. Hendley.
Daytona*•† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•† ..... Volusia	Stewart & Bly.
Eustis*•† ..... Lake	B. S. Weeks.
▲Fernandina*•† .... Nassau	H. J. BAKER.
Fort Meade*•† ..... Polk	W. S. Athens.
▲Gainesville*•† .... Alachua	JACKSON & THOMAS.
▲Greencove Spgs*•† .. Clay	See Jacksonville.
Interlachen*•† .... Putnam	See Palatka.
▲Iverness*•† ..... Citrus	I. M. Barton.
▲Jacksonville*•† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† ..... Hamilton	Johnson & Johnson.
Juno* ..... Dade	A. E. Heyser.
▲Key West*•† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† .... Osceola	See Orlando.
▲Lake City*•† .... Columbia	ROBERTSON & SMALL.
Lakeland*•† ..... Polk	P. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•† .... Suwannee	B. B. Blackwell.
▲Macclenny*•† ..... Baker	See Jacksonville.
▲Madison*•† ..... Madison	C. B. ASHLEY.
▲Marianna*•† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† .... Brevard	See Titusville.
▲Miami*•† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*•† ..... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*•† ..... Marion	W. S. BULLOCK.
Orange City*•† .... Volusia	A. M. Bailey.
▲Orlando*•† ..... Orange	MASSEY & WARLOW.
▲Palatka*•† ..... Putnam	DAVIS & HILBURN.
Palmbeach*•† ..... Dade	W. I. Metcalf.
Palmetto*•† ..... Manatee	See Braidentown.
▲Pensacola*•† .... Escambia	A. A. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*•† .. De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*•† ..... Bradford	J. T. Wills.
▲St. Augustine*•† . St. John	W. W. DEWHURST.
St. Petersb'g*•† . Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•† . Hillsboro	See Tampa.
▲Tavares*•† ..... Lake	J. F. Brown.
▲Titusville*•† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcott.
Adairsville*•† .... Bartow	See Cartersville.
Adel*•† ..... Berrien	See Tifton.
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	ELLIS & ELLIS.
▲Appling* ..... Columbia	See Augusta.
Arlington*•† ..... Calhoun	W. D. Sheffield.
▲Athens*•† ..... Clarke	STRICKLAND & GREEN
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	SLATON & PHILLIPS, 723 Prudential Bldg. Reference: Atlanta and Lowry National Banks
" ..... "	HOKE SMITH & H C PEEPLES. Practice in State and Federal Courts.
▲Augusta*•† .... Richmond	C. HENRY COHEN. Refers to all city banks and wholesale trade generally.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*•† .... Decatur	R. B. RUSSELL.
Barnesville*•† ..... Pike	W. W. LAMBDIN.
▲Baxley*•† ..... Appling	J. H. Thomas.
▲Blackshear*•† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* 4Union	J. A. Butt.
▲Blakely*•† ..... Early	R. H. Powell & Son.
▲Blueridge*•† ..... Fannin	O. R. Dupree.
Boston*•† ..... Thomas	See Thomasville.
▲Brunswick*•† ..... Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•† .... Marion	George P. Monro.
Buford*•† ..... Gwinnett	J. O. H. Brown.
▲Butler*•† ..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	F. A. Cantrell.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*†..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*•† ..... Carroll	R. D. Jackson.
▲Cartersville*•† .... Bartow	J. H WIKLE.
▲Cedartown*•† ..... Polk	J. A. Blance.
Chipley*•† ..... Harris	See Greenville.
▲Clarkesville*•† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton. ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	See Hawkinsville.
▲Colquitt*•† ..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH Attorney Third National Bank.
Comer*•† ..... Madison	See Danielsville.
▲Conyers*•† ..... Rockdale	John R. Maddox.
Cordele*•† ..... Dooly	J. G. JONES.
▲Covington*•† ..... Newton	J. G. Lester.
▲Crawfordville*•† . Tal'fe'o	Horace & Carl Holden.
Culloden*•† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•† Chattahoochee	C. C. Minter.
▲Cuthbert*•† .... Randolph	ROBERT L. MOYE.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*•†..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*•† ..... DeKalb	See Atlanta.
Demorest*•† .. Habersham	Crane & McMillan.
▲Douglas*•† ..... Coffee	Quincy & McDonald.
▲Douglasville*•† .. Douglas	J. H. McLarty.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Dublin*†..... Laurens	P. L. Wade.
▲Eastman*†..... Dodge	James P. Highsmith.
▲Eatonton*†..... Putnam	W. B. Wingfield.
▲Elberton*†..... Elbert	W. D. Tutt.
▲Ellaville*†..... Schley	A. J. Walters.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*†..... Campbell	L. S. Roon.
▲Fayetteville*†... Fayette	W. B. Hollingsworth.
Fitzgerald*†..... Irwin	L. KENNEDY.
Flovilla*†..... Butts	B. P. Bailey.
Flowery Branch*†.. Hall	See Gainesville.
▲Forsyth*†..... Monroe	R. L. Berner.
▲Fort Gaines*†..... Clay	W. A. Scott.
Fort Valley*†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	W. S. Hubbard.
▲Gainesville*†..... Hall	DUNLAP & DUNLAP.
▲Georgetown*.. Quitman	T. L. Guerry.
▲Gibson*†..... Glascock	E. B. Rogers.
▲Greensboro*†.. Greene	J. B. Park, Jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*†..... Harris	B. H. Walton.
Harmony Grove*†Jack'n	R. L. J. Smith.
▲Hartwell*†..... Hart	A. E. McCurry.
▲Hawkinsville*†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*†..... Appling	See Hawkinsville.
▲Hiawassee*..... Towns	J. H. Davis.
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*†..... Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J. Luke.
▲Isabella*..... Worth	G. G. WARREN.
▲Jackson*†..... Butts	M. P. HALL.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*●..... Jackson	J. C. Turner.
▲Jesup*†..... Wayne	D. M. Clark.
▲Jonesboro*†..... Clayton	W. M. Wright.
▲Knoxville*†..... Crawford	R. C. Le Sueur.
▲Lafayette*†..... Walker	Lumpkin & Shattuck.
▲La Grange*†..... Troup	A. H. THOMPSON.
Lavonia*†..... Franklin	See Carnesville.
▲Lawrenceville*†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*†..... Lee	Long & Son.
▲Lexington*●.. Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*†..... Jefferson	Phillips & Phillips.
▲Lumpkin*†..... Stewart	J. T. HARRISON.
▲Macon*†..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†..... Morgan	George & George.
▲Marietta*†..... Cobb	CLAY & BLAIR.
Marshallville*†... Macon	See Oglethorpe.
Maysville*†..... Jackson	A. J. Griffin.
▲McDonough*†..... Henry	James F. Wall.
▲McRae*†..... Telfair	E. D. Graham.
▲Milledgeville*†.. Baldwin	D. B. SANFORD.
Millen*†..... Screven	JAMES P. BRINSON.
Molina*†..... Pike	See Zebulon.
▲Monroe*●..... Walton	B. S. Walker.
Montezuma*†..... Macon	Greer & Felton.
▲Monticello*†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*●..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*†..... Irwin	See Sylvania.
▲Oglethorpe*†..... Macon	Greer & Felton.
Pelham*†..... Mitchell	See Camilla.
▲Perry*†..... Houston	W. C. Davis.
Poulan*●..... Worth	See Albany.
▲Preston*†..... Webster	S. R. Stevens.
▲Quitman*†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*†..... Taylor	W. E. Steed.
Richland*†..... Stewart	B. L. Stevens.
▲Ringgold*†..... Catoosa	J. H. Anderson.
Rochelle*†..... Wilcox	D. B. Nicholson.
▲Rome*†..... Floyd	JOHN W. BALE.
Rutledge*†..... Morgan	See Madison.
▲Sandersville*†. Wash'ton	Evans & Evans.
▲Savannah*†..... Chatham	J. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*†..... Coweta	James W. Shell.
Sharon*†..... Taliaferro	See Washington.
Shellman*†..... Randolph	See Cuthbert.
Social Circle*†... Walton	T. Spearman.
▲Sparta*†..... Hancock	W. H. Burwell.
▲Springfield*... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●. Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	H. R. Daniel.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	See Albany.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*†... Haralson	Head & Head.
Tennille*†.. Washington	John C. Harmon.
▲Thomaston*†..... Upson	J. A. Cotten.
▲Thomasville*†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*†..... McDuffie	John T. West.
Tifton*†..... Berrier	John Murrow.
Toccoa*†.... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*†..... Dade	See Chattanooga, Tenn.
Unadilla*†..... Dooly	J. L. Jones.
▲Valdosta*†..... Lowndes	A. T. WOODWARD.
▲Vienna*†..... Dooly	J. H. Woodward & Son.
Villa Rica*†..... Carroll	J. M. Moor.
▲Warrenton*†.... Warren	James Whitehead.
▲Washington*†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*†... Oconee	B. E. Thrasher.
▲Waycross*†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*†.... Burke	Lawson & Scales.
West Point*†..... Troup	R. A. S. Freeman.
Winder*†..... Jackson	W. H. Quarterman.
▲Wrightsville*†.. Johnson	A. F. Daley.
▲Zebulon*†..... Pike	See Barnesville.

IDAHO.

Town and County.	Name.
▲Albion*..... Cassia	J. C. Rogers.
▲Blackfoot*†.... Bingham	F. S. Dietrich.
¶▲Boise*†..... Ada	J. H. RICHARDS.
▲Caldwell*†..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*†. Koot'al	John B. Goode.
Genesee*†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*†.. Bingham	H. K. Linger.
Juliaetta*†..... Latah	See Moscow.
Kendrick*†..... Latah	George W. Coutts.
▲Lewiston*●... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*†.. Bear Lake	J. C. Rich.
▲Moscow*†..... Latah	ORLAND & SMITH.
▲MountainHome*†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N. Scales.
Murray*..... Shoshone	See Wallace.
Nampa*†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*†..... Canyon	Charles B. Coxe.
▲Pocatello*†. ... Bannock	WINTERS & SNEED.
▲Rathdrum*†.... Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria*... Washington	O. F. Buse.
▲Shoshone*†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*... Fremont	J. E. COCHRAN.
▲Wallace*†..... Shoshone	C. W. Beale.
Wardner*†..... Shoshone	J. E. Gyde.
▲Weiser*†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Town and County.	Name.
Abingdon*†..... Knox	WILLIAM H. BEAVER.
Adair*†..... McDonough	See Macomb.
Albany*†..... Whiteside	D. S. Efner.
▲Albion*†..... Edwards	J. M. Campbell.
▲Aledo*†..... Mercer	McARTHUR & COOKE.
Alexis*†..... Warren	Thomas R. Squires.
Allerton*†.... Vermilion	See Danville.
Alpha*†..... Henry	J. A. Widney.
Altamont*†.. Effingham	F. M. Schilling.
Alton*†..... Madison	JOSEPH V. E. MARSH.
Altona*†..... Knox	L. K. Byers.
Amboy*†..... Lee	W. E. Ives & Son.
Anchor*†..... McLean	See Bloomington.
Anna*†..... Union	H. F. BUSSEY.
Annawan*†..... Henry	W. H. Holzinger.
Antioch*●..... Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†..... Douglas	Barricklow & Cofer.
Arenzville*†..... Cass	M. McClure.
Argenta*†..... Macon	See Decatur.
Armington*†... Tazewell	See Bloomington.
Armstrong*†. Vermilion	See Potomac.
Arrowsmith*†... McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*†..... Iroquois	P. H. Carey.
Ashland*†..... Cass	S. A. Short.
Ashley*†.... Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*•†.....Lee	See Dixon.
Assumption*•†..Christian	See Pana.
Astoria*•† ....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*•†.....Menard	See Petersburg.
Atkinson*•†.....Henry	See Cambridge.
Atlanta*•†.....Logan	F. L. Capps.
Atwood*•† .....Platt	See Tuscola.
Auburn*•†.....Sangamon	T. J. Nuckolls.
Augusta*•†..... Hancock	W. H. Mead.
Aurora*•† .....Kane	HOPKINS, DOLPH & SCOTT.
Austin*•†.....Cook	See Chicago.
Ava*•† .....Jackson	S. W. Treesh.
Avon*•† .....Fulton	See Lewistown.
Barrington*•†.....Cook	Frank Robertson.
Barry*•†.....Pike	W. I. Klein.
Batavia*•† .....Kane	H. N. JONES.
Beardstown*•†.....Cass	R. R. HEWITT.
Beason*•† .....Logan	William B. Curry.
▲Beecher*•† .....Will	See Peotone.
▲Belleville*•†.....St. Clair	WILLIAM U. HALBERT
Bellflower*•† .... McLean	See Farmer City.
Belvidere*•† .....Boone	FRED L. HUNT.
Bement*•†.....Piatt	W. G. Cloyd.
Benson*•† .....Woodford	See Eureka.
▲Benton*•†..... Franklin	Hart & Spiller.
Berwick*•† .....Warren	See Monmouth.
Bethany*•† .....Moultrie	See Sullivan.
Biggsville*•† ..Henderson	See Oquawka.
Blandinsville*•†.McDon'h	F. W. Brooks.
▲Bloomington*•†..McLean	KERRICK & BRACKEN.
Blue Island*•†.....Cook	BORMAN & McGRATH.
Blue Mound*•†.....Macon	P. L. Van Cleve.
Bluffs*•†.....Scott	Franklin C. Funk.
Bonegap*•† .....Edwards	See Mt. Carmel.
Bowen*•†.....Hancock	E. C. PETER.
Braceville*•† .....Grundy	E. D. SCOTT.
Bradford*•†.....Stark	See Toulon.
Braidwood*•† .....Will	WILLIAM MOONEY.
Breese*•† .....Clinton	See Carlyle.
Brighton*•†.....Macoupin	D. D. Goodell.
Brimfield*•†..... Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•† .....Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	Mark R. Koplin.
Buda*•† .....Bureau	Jesse Emerson.
Buffalo*•† .....Sangamon	See Springfield.
Bunker Hill*•†.Macoupin	A. S. Cuthbertson.
Bushnell*•†..McDonough	T. J. SPARKS.
Byron*•† .....Ogle	J. C. Woodburn.
Cabery*•†.....Ford	See Kankakee.
▲Cairo*•† .....Alexander	MILES F. GILBERT.
" ..... "	REED GREEN.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•†.Jackson	See Murphysboro.
Camp Point*•† ....Adams	Orrin Dilley.
Canton*•† .....Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•† .....Boone	H. B. Stevenson.
Carbondale*•†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*•†...Macoupin	RINAKER & RINAKER.
▲Carlyle*•† .....Clinton	M. P. Murray.
Carlock*•†..... McLean	See Bloomington.
▲Carmi*•† ..... White	JOHN R. JONES.
Carrier's Mills*•†...Saline	H. N. Finney.
▲Carrollton*•†.....Greene	HENRY T. RAINEY.
Carterville*•† Williamson	George A. Henshaw.
▲Carthage*•† .... Hancock	D. MACK & SON.
Casey*•† .....Clark	N. L. SCRANTON.
Cedarville*•† . Stephenson	Henry Richard.
Centralia*•† .....Marion	S. A. Frazier.
Cerro Gordo*•†.....Piatt	See Monticello.
Chadwick*•† .....Carroll	W. S. Markley.
Champaign*•† Champaign	J. L. RAY.
Chandlerville*•†.....Cass	W. K. Mertz.
Chaplin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† .....Coles	CHARLES C. LEE.
Chatham*•† .... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•† .....Iroquois	See Kankakee.
Chenoa*•† .....McLean	W. L. Miller.
▲Chester*•† .....Randolph	H. CLAY HORNER.
Chesterfield*•†. Macoupin	See Carlinville.
▲Chicago*•† ..... Cook	ACKERMAN & LENNARDS, 1119 Ashland Blk., Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, 931-938 Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, Greenebaum Sons, Chicago Title & Trust Co., and Leading Mercantile Agencies.
▲Chicago*•† .....Cook (*Continued.*)	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First Nat. Bk.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Suite 914 to 930 Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*•† .Cook	See Chicago.
Chillicothe*•†.....Peoria	H. C. Pettett.
Chrisman*•†.....Edgar	See Paris.
Cisco*•† ....Piatt	See Monticello.
Cissna Park*•† ..Iroquois	Isaac Miller Hamilton.
Clay City*•†. .....Clay	F. M. Chaffin.
Clayton*•†.....Adams	J. L. Staker.
Clifton*•†.....Iroquois	See Onarga.
▲Clinton*•†.....DeWitt	JOHN FULLER.
Coal City*•†..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Coffeen*•† ..Montgomery	See Hillsboro.
Colchester*•†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*•†.....McLean	James P. Grove.
Collinsville*•† ...Madison	BURROUGHS BROS.
Collison†.....Vermilion	See Danville.
Compton*•† .....Lee	See Paw Paw.
Cooksville*•† ....McLean	John A. Sterling.
Cornell*•† .... Livingston	See Pontiac.
Coulterville*•†. Randolph	A. Russell.
Cowden*•†..... Shelby	C. R. Torrence.
Creal Sp'gs*•† Williamson	George B. White.
Crescent City*•† Iroquois	See Watseka.
Creston*•†. .....Ogle	See Rochelle.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•†. .....White	See Carmi.
Cuba*•†.....Fulton	See Canton.
Cullom*•†.....Livingston	L. E. Swope.
Dallas City*•†... Hancock	J. H. Ranck.
Dalton City*•†...Moultrie	J. N. Loving.
Danforth*•†.....Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*•† McLean	See Bloomington.
▲Danville*•† Vermilion	TILTON & CUNDIFF.
Davis*•† Stephenson	W. Ende.
▲Decatur*•† Macon	OUTTEN & ROBY.
Deer Creek*•† Tazewell	See Tekin.
DeKalb*•† DeKalb	A. G. KENNEDY.
DeLand*•† Piatt	See Monticello.
Delavan*•† Tazewell	J. O. Jones.
Des Plaines*•† Cook	See Chicago.
Divernon*•† Sangamon	See Springfield.
▲Dixon*•† Lee	R. S. FARRAND.
Dongola*•† Union	See Jonesboro.
Donovan*•† Iroquois	See Watseka.
Downer's Grove*•† DuP.	M. Slusser.
Dundee*•† Kane	W. G. Sutlin.
Dunlap*•† Peoria	See Peoria.
DuQuoin*•† Perry	R. W. S. WHEATLEY.
Durand*•† Winnebago	See Rockford.
Dwight*•† Livingston	ROMBERGER & SMITH.
Earlville*•† Lasalle	See Ottawa.
East Dubuque*•† Jo Dav.	See Galena.
East Lynn*•† Vermilion	See Danville.
Easton*•† Mason	See Havana.
East St. Louis*•† St. Clair	B. H. CANBY.
Edelstein*•† Peoria	See Peoria.
Edinburg*•† Christian	C. A. Prater.
▲Edwardsville*•† Madison	HADLEY & BURTON.
▲Effingham*•† Effingham	S. F. GILMORE.
Elburn*•† Kane	W. R. S. Hunter.
Eldorado*•† Saline	J. C. Burnett.
Elgin*•† Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• Hardin	John C. Oxford.
Elkhart*•† Logan	See Lincoln.
Elliott*•† Ford	See Paxton.
Ellisville*†• Fulton	See Canton.
Ellsworth*•† McLean	See Bloomington.
Elmhurst*•† DuPage	George Sawin.
Elmwood*•† Peoria	M. R. Sturtevant.
El Paso*•† Woodford	J. I. KERR.
Emden*•† Logan	See Lincoln.
Enfield*•† White	John N. Wilson.
Englewood*•† Cook	See Chicago.
Equality*•† Gallatin	C. W. Wiedeman.
Erie*•† Whiteside	William H. Allen.
Essex*•† Kankakee	A. Gregson.
▲Eureka*•† Woodford	W. H. FOSTER.
Evanston*•† Cook	See Chicago.
Evansville*•† Randolph	William M. Schuwerk.
Fairbury*•† Livingston	CARRITHERS & AGARD.
▲Fairfield*•† Wayne	CREIGHTON & THOMAS.
Fairland*•† Douglas	See Tuscola.
Fairmount*•† Vermilion	See Danville.
Fairview*•† Fulton	James Ten Eyck.
Farina*•† Fayette	A. T. Brasel.
Farmer City*•† DeWitt	HERRICK & HERRICK.
Farmersville*•† Montg'y	See Springfield.
Farmington*•† Fulton	A. A. Luckey.
Fillmore*•† Montgomery	See Hillsboro.
Findlay*•† Shelby	C. W. Fall.
Fisher*•† Champaign	H. S. Kelley.
Fithian*•† Vermilion	See Danville.
Flanagan*•† Livingston	C. C. Studley
Flora*•† Clay	Hoff & Hoff.
Foosland*•† Champaign	George A. De Long.
Forest City*•† Mason	See Havana.
Forrest*•† Livingston	See Pontiac.
Forreston*•† Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•† Morgan	See Jacksonville.
Franklin Grove*•† Lee	See Dixon.
▲Freeport*•† Stephenson	H. C. HYDE
Fulton*•† Whiteside	C. C. McMahon.
Galatia*•† Saline	A. E. Somers.
▲Galena*•† Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•† Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*•† Henry	N. F. ANDERSON.
Gardner*•† Grundy	See Morris.
Genesco*•† Henry	GEORGE W. SHAW.
▲Geneva*•† Kane	W. J. BROWN.
Genoa*•† De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† Ford	LESLIE A. CRANSTON.
Gifford*•† Champaign	See Fisher.
Gillespie*•† Macoupin	See Carlinville.
Gilman*•† Iroquois	C. N. Saum.
Girard*•† Macoupin	Knotts & Terry.
▲Golconda*• Pope	THOMPSON & MOORE.
Golden*•† Adams	See Quincy.
Goodhope*•† McDonough	See Macomb.
Grafton*•† Jersey	See Jerseyville.
Grandridge*•† Lasalle	See Ottawa.
Grant Park*• Kankakee	E. H. BUCK.
Grayslake*•† Lake	See Libertyville.
Grayville*•† White	T. G. Parker.
Greenfield*•† Greene	BANDY & SULLIVAN.
Greenup*•† Cumberland	See Toledo.

Town and County.	Name.
Green Valley Tazewell	See Pekin.
Greenview*•† Menard	R. L. Walker.
▲Greenville*•† Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† McLean	C. M. Coyle.
Griggsville*•† Pike	See Pittsfield.
Grove City* Christian	See Edinburg.
Guthrie•† Ford	See Gibson City.
Hamilton*•† Hancock	J. L. Miller.
Hammond*•† Piatt	See Monticello.
Hamphire*•† Kane	See Elgin.
Hanover* Jo Daviess	See Galena.
▲Hardin* Calhoun	T. J. Selley.
Harlem Cook	See Oak Park.
▲Harrisburg*•† Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† McHenry	A. W. Young.
Harvel*•† Montgomery	See Springfield.
Harvey*•† Cook	I. J MOUSER.
▲Havana*•† Mason	LYMAN LACEY, JR.
Hebron*•† McHenry	See Harvard.
▲Hennepin* Putnam	W. H. CASSON.
Henry*•† Marshall	Fred S. Potter.
Herrick*•† Shelby	J. D. Burrus.
Herrin* Williamson	See Marion.
Herscher*•† Kankakee	See Kankakee.
Heyworth*•† McLean	See Bloomington.
Highland*•† Madison	Timothy Gruaz.
Highland Park*•† Lake	K. R. Smoot.
▲Hillsboro*•† Montgomery	AMOS MILLER.
Hinckley*•† DeKalb	See Aurora.
Hindsboro*•† Douglas	See Tuscola.
Holcomb*•† Ogle	C. E. Oakes.
Homer*•† Champaign	R. C. Wright.
Hoopeston*•† Vermilion	DYER & WALBRIDGE.
Hopedale*•† Tazewell	See Pekin.
Hume*•† Edgar	T. J. Coffman.
Huntley*•† McHenry	See Woodstock.
Hutsonville*•† Crawford	See Robinson.
Hyde Park*•† Cook	See Chicago.
Illiopolis*•† Sangamon	S. P. Williams.
Ipava*•† Fulton	W. A. Babcock.
Irving*•† Montgomery	See Hillsboro.
Iuka*•† Marion	See Salem.
Ivesdale*•† Champaign	See Monticello.
▲Jacksonville*•† Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† Jersey	H. W. Pogue.
▲Joliet*•† Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† Union	Karraker & Lingle.
Joy*•† Mercer	See Aledo.
Kane*•† Greene	See Carrollton.
▲Kankakee*•† Kankakee	H. K. & H. H WHEELER.
Kansas*•† Edgar	E. G. Rose.
Keithsburg*•† Mercer	M. T. Kirkpatrick.
Kenney*•† DeWitt	Scroggin & Co.
Kewanee*•† Henry	CHAS. K. LADD.
Kings*•† Ogle	See Rochelle.
Kingston*•† DeKalb	See DeKalb.
Kinmundy*•† Marion	John F. Donovan.
Kirkland*•† DeKalb	See Genoa.
Kirkwood*•† Warren	George M. Nixon.
Knoxville*•† Knox	E. A. Corbin.
▲Lacon*•† Marshall	E. D. RICHMOND.
Ladd*•† Bureau	J. W. BLEE.
Lafayette*•† Stark	See Toulon.
Lagrange*•† Cook	D. B. Lyman
Laharpe*•† Hancock	L. S. McCrory.
La Moille*•† Bureau	H. A. Stanard.
Lanark*•† Carroll	C. W. Middlekauff.
La Rose*•† Marshall	R. M. Barnes.
Lasalle*•† Lasalle	DUNCAN & DOYLE.
Latham*•† Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•† Ogle	George E. Johnson.
Lebanon* St. Clair	H. H. HORNER.
Leland*•† Lasalle	A. A. Clapsaddle.
Lemont*•† Cook	Frank W. Welch.
Lena*•† Stephenson	A. J. Clarity
Leroy*•† McLean	OWEN & OWEN.
▲Lewistown*•† Fulton	LUCIEN GRAY.
Lexington*•† McLean	A. B. Davidson.
Libertyville*•† Lake	Paul MacGuffin.
▲Lincoln*•† Logan	OSCAR ALLEN.
Litchfield*•† Montgomery	McWILLIAMS & SONS.
Little York*•† Warren	See Monmouth.
Loami*•† Sangamon	D. I. Staley.
Lockport*•† Will	C. B. CHEADLE.
Loda*•† Iroquois	Nathan P. Goodell.
London Mills*•† Fulton	M. T. Robinson.
Longview*•† Champaign	See Champaign.
Lostant*•† Lasalle	G. F. Bell.
▲Louisville*• Clay	John R. Bonney.
Lovington*•† Moultrie	A. W. Lux.
Ludlow*•† Champaign	W. C. Smith.
Mackinaw*•† Tazewell	See Pekin.
▲Macomb*•† McDonough	NEECE & SON.
Macon*•† Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. ⌣Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mahomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† .....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† ....Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*† .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gasaway.
Marysville. ....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	CRAIG & KINZEL.
Maywood*† .....Cook	See Oak Park.
Mazon*† .....Grundy	See Morris.
McHenry*† ....McHenry	H. C. Mead.
McLean*†. .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*....Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† .....Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† .....Grundy	L. K. Keogh.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ..Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† ....Whiteside	L. T. STOCKING.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard & Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*† St. C.	See East St. Louis.
Nauvoo*† .....Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin*....Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† .....Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† .....Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† .....McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† .....McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† .....Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† .....Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	E. W. Morris.
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ....Henderson	K. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† .....Ogle	FRANCIS BACON.
Orion*† .....Henry	M. L. Love.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.

Town and County.	Name.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† .....Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† .....Edgar	J. W. HOWELL.
Pawnee*● .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl† .....Pike	See Milton.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....Lasalle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† .....Ford	See Paxton.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† .....Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† .....Ogle	Fred Zick.
▲Pontiac*† ....Livingston	R. S. McILDUFF.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*† .McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whites'e	H. R. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*† ....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ....McHenry	See Woodstock.
Richview*† .Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W. S. Phillips.
Roanoke*† ....Woodford	See Eureka.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	GEORGE D. O'BRIEN.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	J. W. Starkey.
Roscoe*† ....Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Rosville*† ..... Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† .....Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona. .....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*† .Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M. Hampton.
Sidell*† .....Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† ....Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sorento*†..... Bond	See Greenville.
South Chicago*†... Cook	See Chicago.
South Evanston*†.. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*†.. Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† .... Macoupin	R. E. DORSEY.
St. Anne*† .... Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†.. Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*†..... Shelby	Boggs & McDaniel.
Stillman Valley*†... Ogle	See Byron.
Stockton*†... Jo Daviess	W. S. Eaton.
Stone Fort*†..... Saline	L. E. Barker.
Stonington*† .. Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN & MARTIN.
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*†..... DeKalb	CARNES & DUNTON.
Table Grove*†.... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*†..... Perry	See DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*†... Christian	J. C. McBRIDE.
Thawville*†..... Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*†..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*†.... Cumberland	CHARLES M. CONNOR.
Tolono*†..... Champaign	W. A. Perkins.
Toluca*†..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*†..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*†..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*†..... Douglas	ROY F. HALL.
Union Hill*†... Kankakee	See Kankakee.
▲Urbana*† .... Champaign	JOHN J. REA
Utica*†..... Lasalle	J. B. Cunniff.
▲Vandalia*†..... Fayette	S. A. PRATER.
Varna*†..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*†..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*†..... Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*†..... Jo Daviess	W. H. Glasgow.
Warren'burg*†... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*†.. Woodford	George P. Gill.
Washington*†.. Tazewell	John W. Dougherty.
Wataga*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† .... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F GOODYEAR.
▲Waukegan*†..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*†... De Witt	See Clinton.
Weldon*†..... De Witt	See Clinton.
Wellington*†... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† .... Lee	See Paw Paw.
West Chicago*†. Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*†..... Cook	See Chicago.
West Salem*† .. Edwards	See Albion.
▲Wheaton*†..... Du Page	WILLIAM NUNN.
White Hall*†..... Greene	Mark Meyerstein.
Williamsfield*† .... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*†... Stephenson	See Freeport.
Woodhull*†..... Henry	W. W. White.
▲Woodstock*†.. McHenry	V. S. LUMLEY.
Wyanet*†..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*†..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*†..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ... Madison	SHANNON & RIZER.
Ambia*†..... Benton	W. Lee Bartlett.
▲Anderson*† ..... Madison	WILLIAM S. DIVEN.
▲Angola*†..... Steuben	BEST, BRATTON & YOTTER.
Arcadia*†..... Hamilton	Thomas J. Bishop.
Argos*†..... Marshall	John R. Jones.
Ashley*†..... Steuben	Thomas Wichwire.
Atlanta*..... Hamilton	See Cicero.
Attica*†..... Fountain	ISAAC E. SCHOONOVER
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*†..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*†..... Adams	Kelly & Moran.
▲Bloomfield*† .... Greene	CAVINS & HENDERSON.
▲Bloomington*†.. Monroe	HENRY A. LEE.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*†..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*†..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*†..... Marshall	S. J. Hayes.
Bristol*†..... Elkhart	Harvey W. Kautz.
Brook*†..... Newton	Graves & Graves.
Brookston*†..... White	See Chalmers.
▲Brookville*†... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†.. Jackson	APPLEWHITE & APPLEWHITE.
Butler*†..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*†..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*†..... Perry	C. A. WEATHERS.
Carlisle*†..... Sullivan	W. B. Akin.
Carthage*†..... Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*†..... White	E. R. Price.
Charlestown*†..... Clark	W. H. Watson.
Chesterton*†..... Porter	G. R. Williams.
Chrisney*†..... Spencer	See Rockport.
Churubusco*†... Whitley	John W. Orndorf.
Cicero*†..... Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*†..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*†..... Vermilion	J. A. Witherwood.
Colfax*†..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*†..... Miami	Fred P. Clark.
Corunna*†..... DeKalb	See Waterloo.
▲Corydon*..... Harrison	T. J. Wilson.
▲Covington*†.... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†.. Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*†..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*†..... Delaware	J. M. Fenwich.
Dana*†..... Vermilion	E. B. James.
▲Danville*†..... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*†..... Adams	E K. ERWIN.
▲Delphi*†..... Carroll	SMITH & JULIEN.
Dillsboro*†..... Dearborn	See Aurora.
Dunkirk*†..... Jay	J. T. Day.
Earl Park*†..... Benton	Fraser & Isham.
East Chicago*†..... Lake	J. B. F. SHOWALTER.
Eaton*†..... Delaware	W. H. Younts.
Edinburg*†..... Johnson	See Franklin.
Elizabethtown*†Barth'w	J. H. Bradford.
Elkhart*†..... Elkhart	J H. HALE.
Ellettsville*†..... Monroe	See Bloomington.
Elwood*†..... Madison	WARD L. ROACH.
▲English*†..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM Attorney for First National Bank.
Fairmount*†..... Grant	Chas. T. Parker.
Farmland*†..... Randolph	David Wasson.
Flora*†..... Carroll	J. B. SMITH.
Fort Branch*†..... Gibson	Mark L. Harris.
Fortville*†..... Hancock	John C. Jenkins.
Fort Wayne*†..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*†..... Benton	FRAZER & ISHAM.
Francesville*†... Pulaski	C. W. Barker.
▲Frankfort*†..... Clinton	J. C. FARBER.
▲Franklin*†..... Johnson	MILLER & BARNETT.
Frankton*†..... Madison	J. O. Barrett.
Fremont*†..... Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ♦ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† ..... Cass	B. B. RICHARDS.
Garrett*† ..... De Kalb	H. W. MOUNTZ.
Gas City*† ..... Grant	Brandenburg & Linn.
Geneva*† ..... Adams	William Drew.
Goodland*† ..... Newton	J. W. Oswald.
▲Goshen*† ..... Elkhart	DAVIS & DAVIS.
Gosport*† ..... Owen	E. S. Davis.
▲Greencastle*† ... Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ... Decatur	JOHN W. HOLCOMB.
Greentown*† .... Howard	Cooper & Somerville.
Greenwood*† ... Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	JOHN A. SWEANY.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*† ..... Porter	George C. Gregg.
Hillsboro*† .... Fountain	John W. Newlin.
Hobart*† ..... Lake	J. H. Conroy.
Hope*† ... Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*● ..... White	See Monticello.
¶Indianapolis*† .. Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana N't'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*† .... Clark	S. S. JOHNSON.
Jonesboro*† ..... Grant	Henderson Oliver.
Kendallville*† ..... Noble	JAMES GRAVES.
▲Kentland*† ..... Newton	Cummings & Darroch.
Kewanna*† ..... Fulton	A. D. TONER, JR.
Kingman*† ..... Fountain	J. M. Wilkey.
Kirklin*† ..... Clinton	George T. Williams.
Knightstown*† .... Henry	C. D. MORGAN.
▲Knox*† ..... Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER
Ladoga*† ... Montgomery	M. M. Bacheider.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson
▲La Porte*† ..... La Porte	FRANK E. OSBORN.
Laurel*† ..... Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† ..... Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ... Montgomery	See Crawfordsville
Linton*† ..... Greene	DANIEL W. McINTOSH.
Logansport*† ..... Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.

Town and County.	Name.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*† ..... Rush	George S. Jones.
Marengo*† ..... Crawford	See English.
▲Marion*† ..... Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ... Morgan	Renner & McNutt.
Matthews* ..... Grant	See Hartford City.
Medaryville*† .... Pulaski	See Winamac.
Mentone*† ... Kosciusko	J. F. Johnson.
Michigan City*† . Laporte	J. H. ORR.
Middlebury*† .... Elkhart	M. G. Hoover.
Middletown*† ..... Henry	E. L. Elliott.
Milan*† ..... Ripley	See Lawrenceburg.
Milford*† ..... Kosciusko	T. C. McLaughlin.
M'troy*† ..... Rush	See Rushville.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† ..... Lawrence	W. H. Edwards.
Monon*† ..... White	J. G. YORK.
Monroeville*† ..... Allen	E. W. Meeks.
Montezuma*† .. .. Parke	F. L. Canine.
▲Monticello*† ..... White	GUTHRIE & BUSHNELL.
Montpelier*† .. Blackford	C. W. Kinnan.
Mooresville*† .... Morgan	Jas. M. Bishop.
Morgantown*† .. Morgan	John V. King.
Morocco*† ..... Newton	Davis & Dunlap.
Morristown*† .... Shelby	See Shelbyville.
Mount Vernon*† .. Posey	E. M. SPENCER.
Mulberry*† ..... Clinton	W. H. Peter.
▲Muncie*† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† ..... Floyd	KELSO & KELSO.
New Carlisle*† . St. Jos'ph	S. C. Lancaster.
▲New Castle*† ..... Henry	DAVID W. KINSEY.
New Harmony*† .... Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† ..... Elkhart	A. J. Pickering.
▲Newport*† ... Vermillion	Conley and Whittock.
New Richmond*† . M'tg'y	See Crawfordsville.
▲Noblesville*† .. Hamilton	GAVIN & DAVIS.
North Judson*† .. Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† . Hendr'ks	See Danville.
North Vernon*† .. Jen'gs	LINCOLN DIXON.
Oakland City*† ... Gibson	J. M. & S. L. Vandeveer.
Odon*† ..... Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ..... Ripley	R. A. Creignlie.
Otterbein*† ..... Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† ..... Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† ..... Randolph	Thomas Condon.
Patriot*† ..... Switzerland	See Vevay.
Pendleton*† ..... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Sell.
Perrysville*† . Vermillion	See Newport.
▲Peru*† ..... Miami	NOTT N. ANTRIM.
▲Petersburg*† ..... Pike	Posey & Chappell.
Pierceton*† ... Kosciusko	J. H. Taylor.
Pine Village* ..... Warren	See Williamsport.
Pittsboro*† ... Hendricks	J. M. Wells.
Plainfield*† ... Hendricks	John Morgan.
▲Plymouth*† ..... Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	HEADINGTON & WHITEMAN
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† ..... Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† ..... Jasper	JAMES H. CHAPMAN.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† ... Randolph	N. W. Ferguson.
▲Rising Sun*† ..... Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† .. Huntington	See Huntington.
▲Rochester*† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*† ..... Spencer	ZOERCHER & SAVAGE.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† ..... Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	HOWARD E. BARRETT.
Russellville*† ... Putnam	J. Burnside.
Russiaville*† .... Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter.
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† ..... Jackson	SHEA & WOOD.
▲Shelbyville*† ..... Shelby	DOWNEY & MAJOR.
Sheridan*† ..... Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*•† .....Henry	Thomas J. De Mund.
Shoals*•† .....Martin	J. T. Rogers.
Silver Lake*•†.Kosciusko	C. W. Shipley.
▲South Bend*•†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*•† Whitley	F. B. Moe.
▲Spencer*•†.....Owen	WILLIS HICKAM.
Spiceland*•† .....Henry	H. G. Gergin.
St. Joe Station*•† DeKalb	See Auburn.
Star City*•† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*•†.....Sullivan	JOHN S. BAYS.
Summitville*•† ..Madison	W. S. Beeson.
Swayzee*•†.....Grant	Long & Cassell.
Syracuse*•† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*•†.....Vigo	SAMUEL R. HAMILL.
Thorntown*•† .....Boone	See Lebanon.
▲Tipton*•† .....Tipton	M. T. SHEIL.
Topeka*•†..... Lagrange	See Goshen.
Union City*•† ..Randolph	BELL & ROSS.
Upland*•† .....Grant	See Marion.
▲Valparaiso*•†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*•†.Fountain	A. Marshall.
▲Vernon*•†.....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*•†.....Switzerland	Carroll S. Tandy.
▲Vincennes*•† .....Knox	EMISON & MOFFETT.
▲Wabash*•† .....Wabash	OLIVER H. BOGUE.
Wakarusa*•† .... Elkhart	S C. Harrington.
Walkerton*•†..St. Joseph	W. A. Dalley.
Wanatah*•†..... La Porte	E. J Bower.
Warren*•† ...Huntington	L. L. Simons.
▲Warsaw*•† ....Kosciusko	J. D. WIDAMAN.
▲Washington*•† ..Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	J. E. Hodgin.
West Lebanon*•† Warren	John R. Crask.
▲West Shoals* .....Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•†.....Lake	F. N. Gavit.
▲Williamsport*•†..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	GEORGE BURSON.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•†.....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•†.....White	George F. Baker.
Wolcottville*•†.Lagrange	Isaac Collins.
Worthington*•† ..Greene	W L. RUDE.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†CherokeeNation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See South McAlester
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*•†.....Choctaw Na.	Charles E. McPherson.
Checotah*•†... Creek Na.	See Muscogee.
Chelsea*•†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*•† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*•†Cher'k'e Na.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ...Chickasaw Na.	H W. Fielding.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•†..Choctaw Na.	W. H. RITCHEY.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	LAKE & MOORE.
Lehigh*•†...Choctaw Na.	A. T. West.
Madill*..Chickasaw Na.	CHAPMAN BRADFORD.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†...Chickasaw Na.	E. Bond.
Muscogee*•†Creek Nation	T A. SANSON, JR.
Nowata*•†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	J. A. HALE.
Sapulpa*•†.....Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•†Creek Nation	Watts & Watts.
▲Wewokas*..Seminole Na.	See Holdenville.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† ..... Dallas	WHITE & CLARKE.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•† Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	J. C. MABRY.
Alden*•† .....Hardin	Furry Bros.
Alexander*•† ....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†.....Butler	W. S. Montgomery.
Almora*•† .....Delaware	See Manchester.
Alta*•† .....BuenaVista	H. F. Schultz.
Altoona*•†.....Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† ..... Polk	See Des Moines.
Alvord*•† ..... Lyon	J. D. Stewart.
Ames*•† .....Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•† .....Cass	Walter E. Haynes.
Anthon*•† .....Woodbury	Welling & Olsson.
Aplington*•†..... Butler	F. B. Royce.
Arcadia*•† ..... Carroll	See Carroll.
Archer*•† .....O'Brien	See Primghar.
Arion*•†.....Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† .....Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	MYERS & BLUME.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† ..... Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† ..... Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•†.....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... .Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†... Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† .....Page	Frank Hooker.
Blencoe*•†.....Monona	See Onawa.
Blockton*•†.....Taylor	See Bedford.
▲Bloomfield*•†..... Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†..Van Buren	See Keokuk.
Bondurant*•† .....Polk	See Des Moines.
▲Boone*•†.....Boone	WHITTAKER & DALE
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•† .....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† .....Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•† .....O'Brien	See Primghar.
Cambridge*•† .....Story	M. M. Keller.
Cantril*•† ..... Van Buren	Henry T. Cox.
Carlisle*•† ..... Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•† .....Monona	B. G. Davis.
Cedar Falls*•†BlackHawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*•†.....Linn	H. C. Fruity.
▲Centerville*•†..Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	W. B. BANGER.
▲Charles City*•†.....Floyd	J. W. BROWN.
Charlotte*•† .....Clinton	See Lyons.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•†.....Wright	NAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•†.....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Colfax*•† .....Jasper	B. V. Drapper.
College Springs* ....Page	See Manchester.
Collins*•† .....Story	G. M. Tripp.
Colo*•†.....Story	J. R. Priest.
Columbus Junc.*•†Louisa	See Rhodes.
Conrad*•† .....Grundy	See Nevada.
Conway*•† .....Taylor	F. M. MOLSBERRY.
Coon Rapids*•†....Carroll	W. A. Eckles.
▲Corning*•† .....Adams	A. A. Leachey.
Correctionville*•† Wo'd'y	J. W. Lee.
Corwith*•†.....Hancock	F. C. OKEY.
▲Corydon*•† .....Wayne	Earl Edmunds.
▲Council Bluffs*•†Pottaw'e	C. R. Wood.
Crawfordsville*•† Wash'n	HART & POSTON.
▲Cresco*•† .....Howard	JOHN M. GALVIN.
▲Creston*•† .....Union	See Washington.
Crystallake* ....Hancock	REED & REED.
Cumberland*•†.....Cass	SULLIVAN & SULLIVAN.
Curlew*•† .....Palo Alto	See Garner.
Cushing*•† ....Woodbury	Curtis, Follett & Curtis.
Cylinder*•†.....Palo Alto	See Emmetsburg.
	See Holstein.
	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† ...Woodbury	C. W. Piersol.
Danville*•†...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•†.....Decatur	J. H. Kling.
Dayton*•†.....Webster	J. H. Lindberg.
Decatur*•† .....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•†.....Carroll	See Carroll.
Deep River*•†.Poweshiek	See Montezuma.
Defiance*•†.....Shelby	See Harlan.
Delhi*•†.....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Lyons.
Delta*•† .....Keokuk	See Sigourney.
▲Denison*•† .....Crawford	J. P. CONNER.
Derby*•†.....Lucas	J. A. Penick.
¶▲Des Moines*•†.....Polk	BAILY & STIPP. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	WRIGHT, HEWITT & WRIGHT. Attorneys for Chicago, Rock Is'nd & Pacific Ry. Co.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•†.....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.

Town and County.	Name.
Donnellson*•†.....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•†....Crawford	See Denison.
Dows*•† .....Wright	I. C. Fenninger.
▲Dubuque*•† ..... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•†.....Butler	See Allison.
Duncombe*•†....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•† .....Cedar	D. H. Smoke.
Dyersville*•†....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•†...Wright	SYLVESTER FLYNN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*•† .....Wapello	W. R. Nelson.
Edgewood*•†.....Clayton	L. B. Blanchard.
Elberon*•†.....Tama	E. P. Scrable.
Eldon*•†.....Wapello	J. E. Varnum.
▲Eldora*•†.....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•† .....Fayette	L. J. Paldo.
▲Elkader*•† .....Clayton	W. A. Preston.
Elkport*•†.....Clayton	See Elkader.
Elliott*•† ...Montgomery	T. W. Craig.
Elliston*•† .....Ringgold	See Diagonal.
Ellsworth*•† ....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•†.....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	THOMAS O'CONNOR.
Epworth*•†.....Dubuque	See Dubuque.
Essex*•†.....Page	John S. Holland.
▲Estherville*•†.....Emmet	MYERLY & BEVAN.
Everly*•† .....Clay	M. Fell.
Exira*•† .....Audubon	W. R. Copeland.
Farnhank*•†....Buchanan	See Independence.
▲Fairfield*•†.....Jefferson	ROLLIN J. WILSON.
Farley*•† .....Dubuque	See Dyersville.
Farmington*•†Van Buren	W. D. McCORMICK.
Farnhamville*•†.Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Hamburg.
Fayette*•†.....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*•†.....Floyd	See Charles City.
Fonda*•†.....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*•†.....Adair	Charles T. Launder
▲Forest City*•†Winnebago	BUTLER & HATCH.
Ft. Atkinson*•†Win'esh'k	See Decorah.
▲Fort Dodge*•†...Webster	FARRELL & PRICE.
▲Fort Madison*•†..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*•†.....Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•†..... Mahaska	See Oskaloosa.
Galt*•†.....Wright	See Clarion.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove*• Decatur	S. H. Amos.
Garner*•†..... Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•†. ..... Tama	R. P. Fitzgerald.
George*•†..... Lyon	L. Vogt.
Germania*•†.....Kossuth	E. O. Fitz.
Gilman*•†..... Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•†..... Mills	E. B. WOODRUFF.
Glidden*•†..... Carroll	K. W. Marean.
Goldfield*•†..... Wright	W. C. Dewel.
Goodell*•†..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•†..Palo Alto	See Emmetsburg.
Grafton*•†.....Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•†..Decatur	See Leon.
Granville*•†..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*•..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•†..... Adair	J. A. STOREY.
Grimes*•†.....Polk	See Des Moines.
Grinnell*•†....Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*•† .... Clayton	W. C. Lewis.
Halbur*•†..... Carroll	See Carroll.
Hamburg*•†.....Fremont	Hammond & Stevens.
▲Hampton*•†.....Franklin	JOHN M. HEMINGWAY.
Hancock*•†Pottaw'tomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•†..... Shelby	T. R. MOCKLER.
Harper*•†..... Keokuk	See Sigourney.
Harris*•†..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•† ..... O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†..Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†.....Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•†..... Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†.....Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•†..... Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†.....Johnson	A. E. MAINE.
Iowa Falls*•†.....Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica*..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†.....Greene	T. A. MUGAN.
Jesup*•† ..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•†..... Calhoun	See Rockwell City.
Kalona*•†....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•†..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.
Kent*•†..... Union	See Creston.
▲Keokuk*•† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†.Van Buren	W. B. COLLINS.
Keota*•†..... Keokuk	See Sigourney.
Keswick*•†..... Keokuk	See Sigourney.
Keystone*•† ..... Benton	See Blairstown.
Kingsley*•† ....Plymouth	John M. Wormley.
Kiron*..... Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•† ..... Hancock	See Garner.
Knowlton*•†... Ringgold	See Bloomfield.
▲Knoxville*•† ..... Marion	S. C. JOHNSTON.
Lacona*•†..... Warren	See Indianola.
Ladora*•†..... Iowa	See Marengo.
Lake City*•† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•† .Winnebago	L. W. Torgeson.
Lake Park*•† ..Dickinson	W. S. King.
Lake View*•†..... Sac	See Sac City.
Lamoni*•†..... Decatur	R. P. Olsen.
Lamont*•†.....Buchanan	See Independence.
Lamotte*•†.....Jackson	See Maquoketa.
Lansing*•.....Allamakee	J. H. Trewin.
La Porte City*•†Bl'k H'wk	S. T. Mears.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•†.....Cherokee	A. R. Molyneux.
Latimer*•†..... Franklin	See Hampton.
Laurens*•† ....Pocahontas	J. H. ALLEN.
Lawler*•†.....Chickasaw	Wm. H. Parker.
Ledyard*•†..... Kossuth	See Algona.
Leedsa•† ..... Woodbury	See Sioux City.
Lehigh*•†..... Webster	G. D. Thompson.
▲Le Mars*•† ..... Plymouth	E. T. BEDELL.
Lenox*•†..... Taylor	A. J. Johnson.
▲Leon*•†..... Decatur	HARVEY & PARRISH.
Leroy•†..... Decatur	See Leon.
Lester* •..... Lyon	J. L. Mitchell.
Letts*•† ..... Louisa	P. T. McVay.
Lewis*•†..... Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†..... Dallas	See Adel.
Lineville*•†..... Wayne	J. F. Duff.
Linn Grove*•†BuenaVista	C. L. Ward.
Lisbon*•† ..... Linn	W. M. Whittemore.
Liscomb*•† ..... Marshall	See Marshalltown.
Little Rock*•†..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*•† .. Humboldt	F. M. Miles.
▲Logan*•† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*•†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*•† .... Johnson	See Iowa City.
Lorimor*•† ..... Union	Wisdom & Shatto.
Lost Nation*•†.... Clinton	See Lyons.
Lovilia*•†..... Monroe	See Albia.
Lowden*•†..... Cedar	D. D. McGillivray.
Lucas*•† ..... Lucas	J. C. Baker, Jr.
Lu Verne*•†..... Kossuth	Charles W. Goodwin.
Lynnville*•† ..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*•†..... Clinton	W. H. CHILDS.
Macedonia*•† Pot'w't'mie	J. C. Rayburn.
Madrid*•† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*•†....Poweshiek	H. E. Boyd.
Mallard*•† ..... Palo Alto	See Emmetsburg.
Malvern*•† ..... Mills	D. E. WHITFIELD.
▲Manchester*•† ..Delaware	BRONSON & CARR.
Manilla*•† ..... Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*•†..... Carroll	DOUGLAS ROGERS.
Manson*•†..... Calhoun	B. B. FOSTER.
Mapleton*•†..... Monona	Chrisman & Chrisman.
▲Maquoketa*•† ....Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†..... Floyd	C. F. Beelar.
Marcus*•†..... Cherokee	B. RADCLIFFE.
▲Marengo*•† ..... Iowa	THOMAS STAPLETON.
▲Marion*•† ..... Linn	GIFFEN & VORIS.
Marne*•† ..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†.. Keokuk	See Sigourney.
▲Mason City*•†.Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†...Delaware	See Manchester.
Massena*•† ..... Cass	Temple & Temple.
Matlock*•†..... Sioux	See Orange City.
Maurice*•†..... Sioux	See Orange City.
Maxwell*•†..... Story	E. H. Addison.
Maynard*•..... Fayette	See Oelwein.
McCallsburg*•†.....Story	F. H. Noble.
McGregor*•†.....Clayton	A. CHAPIN.
McIntire*•†..... Mitchell	See Riceville.
Mechanicsville*•† ..Cedar	See Tipton.
Mediapolis*•†.Des Moines	J. H. Scott.
Melbourne*•†....Marshall	See Marshalltown.
Melrose*•†..... Monroe	See Albia.
Menlo*•†..... Guthrie	See Stuart.
Meriden*•† ..... Cherokee	See Cherokee.
Merrill*•† ..... Plymouth	W. J. Lawrence.
Meservey*•†.Cerro Gordo	See Mason City.
Miles*•† ..... Jackson	See Sabula.
Milford*•† ..... Dickinson	J. L. Bascom.
Miller*•†..... Hancock	See Garner.
Milo*•†..... Warren	G. W. Burgess.
Milton*•†..... Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†..... Jasper	See Newton
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†..... Mitchell	See Osage.
Mitchellville*•†..... Polk	F. W. Swearingen.
Modale*•†..... Harrison	See Missouri Valley.
Mondamin*•† ...Harrison	L. C. Brown.
Monona*•†..... Clayton	See Postville.
Monroe*•† ..... Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†..... Jones	M. W. HERRICK.
Montour*•† ..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*•†....Appanoose	A. B. Horn.
Morning Sun*•† ...Louisa	Courts & Curran.
Moulton*•† ...Appanoose	J. R. Barkley.
Mount Auburn*•†.Benton	See Vinton.
▲Mount Ayr*•† ...Ringgold	FULLER & FULLER.
▲Mount Pleasant*•†.Henry	PALMER & KOPP.
Mount Union*•† ....Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†..... Woodbury	See Kingsley.
Murray*•†..... Clarke	A. B. Miller.
▲Muscatine*•† ..Muscatine	JAYNE & HOFFMAN.
Mystic*•† ..... Appanoose	K. E. LEIGHTON.
Nashua*•†..... Chickasaw	Springer, Clary & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*•† ..Pottawattamie	J. G. Bardsley.
▲Nevada*•† ..... Storey	GEORGE W. DYER.
New Albin*•†.Allamakee	See Waukon.
Newell*•†....Buena Vista	I. W. Bane.
Newhall*•†..... Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† ..Butler	See Allison.
New Liberty*•.....Scott	See Durant.
New London*•†.....Henry	L. W. Chrissinger.
New Market*•†.....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*•†..Mahaska	See Oskaloosa.
▲Newton*•†..... Jasper	W. G. CLEMENTS.
New Virginia*•†..Warren	W. J. Davidson.
Nichols*•†.....Muscatine	See West Liberty.
Nodaway*•†..... Adams	See Villisca.
Nora Springs*•†.....Floyd	See Charles City.
North English*•†.....Iowa	J. D. Butler.
▲Northwood*•†..... Worth	M. A. Zollinger.
Norwalk*•†..... Warren	See Indianola.
Norway*•†..... Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•†..... Louisa	See Wapello.
Ocheyedan*•† ....Osceola	See Sibley.
Odebolt*•† ..... Sac	W. A. Heisell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Oelwein*† .....Fayette	W B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds*†.....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†.....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*†..Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*†.....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†.Jones	O. J. Felton.
Packwood*† ....Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†.....Guthrie	J. W. Morris.
Parkersburg*† ....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*† .....O'Brien	O. J. Felton.
Pella*†.....Marion	P. H. BOUSQUET.
Percival*†.....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† ....Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	WILLIAM HAZLETT.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoy*† .....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*† .....Jasper	Clements & Arnold.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† .....Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*† .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*† .....Palo Alto	WM. A. O'DONNELL.
Rutland*† .... Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. A. WILLCOX.
Schaller*† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Jonnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† .....Polk	See Des Moines.
Sheldon*† .....O'Brien	A. J. WALSMITH.
Shell Rock*† .....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	CHAS. SMITH KEENAN.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† ..... Keokuk	BROWN & BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*† .Buena V.	D. F. JOHNSTON.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*† .Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*† .....Linn	See Marion.
Stacyville*† .....Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Anagar*† ....Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	F. F. FAVILLE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† ....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka* .....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* ...P lk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† .. Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura* ... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† .Wash'ton	MARSH W. BAILEY.
Washta*† .....Cherokee	H. L. Loft.
▲Waterloo*† .Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* .....Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† .....Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† .Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield* .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*†..Muscat'e	E. C. NICHOLS.
West Mitchell*●. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†...Keokuk	BROWN & BROWN.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*† ..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†.....Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†...Buchanan	See Independence.
Wiota*† ..... Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*† .... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†.....Jones	W. L. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*† ..... Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	E. C. WILCOX.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison*†.....Atchison	HENRY ELLISTON.
Athol*†.....Smith	See Smith Center.
Attica*†.....Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† .....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*†....Washington	See Washington.
Baxter Springs*†Chero'e	W. H. Hornor.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*† ..Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†.....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Nessley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Hackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†...Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*† ....Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*†....Crawford	E. A. Perry.
Cherryvale*† .Mont'gery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†.... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*† .....Clay	GEORGE M. MILEY.
Clearwater*†...Sedgwick	See Wichita.
Clifton*†....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	JOSEPH P. ROSSITER.
▲Colby*†.....Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*†.....Anderson	M. A. Carmichael.
▲Columbus*† ...Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*†.....Cloud	KENNETT & PECK
Conway Springs*†.Sum'r	See Wellington.
Corning*†.....Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	F. A. MECKEL.
▲Council Grove*† .Morris	E. S. BERTRAM.
Courtland*†....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*†.....Ottawa	J. W. Barker.
Dentonville*† .Donlphan	See Troy.
Dexter*†.....Cowley	J. B. Watkins.
▲Dighton*†.....Lane	J. S. SIMMONS
▲Dodge City*†.....Ford	REEVES & KIRKPATRICK.
Douglass*†.....Butler	W. P. Knote.
Downs*†.....Osborne	J. A. Travers.
Dunlap*†.....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*†.....Labette	J. S. Hileman & Son.
Effingham*†....Atchison	See Atchison.
▲Eldorado*†..... Butler	H. W. SCHUMACHER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† .....Ellis	See Hays.
▲Ellsworth*† ...Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*†..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† .....Neosho	J. L. DENISON.
Eskridge*† ..Wabaunsee	J. J. Mitchell.
Eudora*†.....Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Evercst*†.....Brown	R. C. Jones.
Fairview*†.....Brown	Newton & Newton.
Fall River*† .Greenwood	See Fredonia.
Florence*†.....Marion	See Marion.
▲Fort Scott*†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*†....Marshall	Gregg & Gregg.
Frederick*†.....Rice	See Lyons.
▲Fredonia*†.....Wilson	WILLITS & COOPER.
Fulton*†.....Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*†....Finney	H. F. Mason.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†.....Anderson	NOAH L. BOWMAN.
Gaylord*†.....Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*†.....Crawford	B. S. GAITSKILL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†....Mitchell	See Beloit.
Goffs*†.....Nemaha	See Seneca.
▲Goodland*†.... Sherman	WILSON BROS.
▲Gove*.....Gove	O. H. Jones.
▲Great Bend*†.....Barton	OSMON & COLE.
Greeley*†...Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*†.Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†..... Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*† .Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†.....Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†.Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†..... Donlphan	JAMES L. ALLEN.
▲Hill City*†.....Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†...Ellsworth	See Ellsworth.
▲Holton*†..... Jackson	GRANT MITCHELL.
Hope*†.....Dickinson	See Abilene.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	G. A. Amos.
Huron*†.....Atchison	G. W. Stahler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Iana*†..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*• ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† .... Atchison	See Atchison.
Lane*† ..... Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† .. McPherson	JOHN F. HANSON.
Linn*† ..... Washington	See Clifton.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† .... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	THOMAS O. KELLEY.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*† ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† ..... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	A. H. Faulks.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† ... Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.

Town and County.	Name.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	B. T. RILEY.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ..... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*• † ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† .... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal.
▲Russell Springs* .. Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Salina*† ..... Saline	R. A. LOVITT.
▲Santa Fe* ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	T. A. JENKINS.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† ... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	J. L. Finley.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† .... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† .... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Berry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. L. COOPER.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*•† .....Morris	O. L. McKillip.
White Cloud*•† Doniphan	A. S. Brewster.
Whitewater*•†.....Butler	P. E. Ashenfelter.
Whiting*•† .....Jackson	See Holton.
▲Wichita*•† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*•†Franklin	J. R. Finley.
Willis*•† .....Brown	Jesse Henney.
Wilson*•† .....Ellsworth	See North Coover.
Winchester*•† .Jefferson	See Valley Falls.
▲Winfield*•† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*•† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*•† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*•† ..... Todd	R. F. Allensworth.
Ashland*•† .....Boyd	D. W. STEELE, JR
Auburn*•† .....Logan	See Russellville.
Augusta*•† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*•†....Knox	S. B. Dishman.
▲Bardstown*•† .....Nelson	JOHN S. KELLEY.
▲Bardwell*•† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*•†	H. H. HARRIS.
Beaver Dam*•†.....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*•† .....Marshall	J. W. Dycus.
Berry*•†.....Harrison	See Cynthiana.
Bloomfield*•† .....Nelson	See Bardstown.
▲Booneville*.....Owsley	C. W. Hogg.
▲Bowling Green*•†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*•.....Bracken	H. P. Willis.
▲Brownsville*..Edmonson	James S. Lay.
Burgin*•†..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†.....Boone	F. Riddell.
Burnside*.....Pulaski	See Somerset.
Butler*•†.....Pendleton	See Falmouth.
▲Cadiz*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*•†..Henry	See New Castle.
▲Campbellsville*•†..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*•† .... Grayson	N. C. Tilford.
▲Carlisle*•†..... Nicholas	Thomas Owens.
▲Carrollton*•.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*•†.....Boyd	Thomas R. Brown.
Cave City*•†.....Barren	J. Robert White.
Central City*•†. Muhl'berg	J. Y. Thomas, Jr.
Clay City*•†.....Powell	See Stanton.
▲Clinton*•† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*•† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*•†.....Hickman	See Clinton.
Corbin*•†.....Whitley	See Williamsburg.
Corinth*•†.....Grant	See Williamstown.
Corydon*•†.....Henderson	Merritt & Alvis.
Covington*•†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*•†.....Grant	B. F. Menefee.
▲Cynthiana*•†.... Harrison	EVANS & PETERSON.
▲Danville*•†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*•†.....Grant	J. G. Blackburn.
▲Eddyville*•†.....Lyon	T. J. Watkins.
▲Edmonton*.....Metcalfe	J. C. Muncie.
▲Elizabethtown*•†. Hardin	S. H. BUSH.
▲Elkton*•†.....Todd	JAMES R. MALLORY.
Eminence*•† ..... Henry	J. C. Gordon.
Erlanger*•†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*•†....Pendleton	L. T. Applegate.
▲Flemingsburg*•† Fleming	J. H. Power.
Fordsville*•† .....Ohio	See Hartford.
¶▲Frankfort*•†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*•†..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*•†..... Fulton	Ed. Thomas.
▲Georgetown*•†.....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*•..... Carroll	James O. Bersatt.
▲Glasgow*•.....Barren	W. L. Porter.
Glencoe*•†..... Gallatin	See Warsaw.
▲Grayson*•†.....Carter	H. D. Gregory.
▲Greensburg*•†..... Green	W. F. CANTRILL.
▲Greenup*•†..... Greenup	W. F. Worthington.
▲Greenville*•† Muhlenberg	Wickliffe & Johnson.
Guthrie*•† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*•†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*.....Harlan	B. M. Lee.
▲Harrodsburg*•†....Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. GLENN.
▲Hawesville*•†... Hancock	G. D. Chambers.
▲Hazard*.....Perry	John Baker.
▲Henderson*•†. Henderson	YEAMAN & YEAMAN.
▲Hickman*•†.....Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*•†...La Rue	D. H. Smith.
▲Hopkinsville*•†.Christian	JOHN T. EDMUNDS.
Horse Cave*•†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.....Kenton	JOHN L. VEST.
▲Irvine*•†..... Estell	Riddell & Riddell.
Irvington*•†Breck'nridge	See Hardinsburg.
▲Jackson*•†.....Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville* .....Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*•†.....Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*•† .....Oldham	A. T. Ladd.
▲Lancaster*•†..... Garrard	Wm. Herndon.
▲Lawrenceburg*•†And'son	F. R. FELAND.
▲Lebanon*•†.....Marion	J. McCHORD.
Lebanon Junc.*•† .Bullitt	Robert Zimmerman.
▲Litchfield*•† .....Grayson	J. S. Wortham.
Lewisburg*•† ..... Logan	J. C. Sneed.
Lewisport*•†.....Hancock	B. H. Poindexter.
▲Lexington*•† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*•†.....McLean	See Calhoun.
▲London*•† .....Laurel	W. S. JACKSON.
▲Louisa*•† .....Lawrence	A. J. Garred.
▲Louisville*•†....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. General Counsel for The Mutual Life Insurance Co. of Kentucky and The Sun Life Insurance Co. of America.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg Attorney for Bradstreet's Co.
▲Madisonville*•†..Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*•† .....Crittenden	James & James.
▲Mayfield*•† .....Graves	Lee & Hester.
▲Maysville*•† .....Mason	L. W. ROBERTSON.
▲McKee. .....Jackson	M. A. Holcomb.
Middlesboro*•†.....Bell	M. H. RHORER.
Midway*•† .....Woodford	Richard Godson.
Millersburg*•† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	O. H. & R. B. WADDLE.
▲Morehead*•† .....Rowan	J. G. Whitt.
▲Morganfield*•†.....Union	ALLEN & HUGHES.
▲Morgantown* .....Butler	GUFFY & WHALIN.
▲Mt. Olivet* ....Robertson	O. S. Deming.
▲Mt. Sterling*•† Mont'gery	T. J. BIGSTAFF.
▲Mt. Vernon*•† Rockcastle	C. C. Williams.
▲Munfordville*•† .....Hart	H. A. Watkins.
▲Murray*•† ..... Calloway	G. C. DIUGUID.
▲New Castle*•.....Henry	W. W. Turner.
New Haven*•† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*•†.....Campbell	AUBREY BARBOUR.
▲Nicholasville*•†. Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*•† ....Daviess	WEIR & WEIR.
Owenton*•†.....Owen	Lindsay & Botts.
▲Owingsville*•.....Bath	R. Gudgell & Son.
▲Paducah*•† ...McCracken	BLOOMFIELD & CRICE.
▲Paintsville*.....Johnson	J. E. Buckingham.
▲Paris*•† .....Bourbon	CLIFTON CARNSPARGER.
Pembroke*•† ....Christian	See Hopkinsville.
Perryville*.....Boyle	See Danville.
Petersburg*.....Boone	See Burlington.
▲Pikeville*.....Pike	W. O. B. RATLIFF.
▲Pineville*•†.....Bell	O. V. RILEY.
Pleasureville*•.....Henry	See New Castle.
Port Royal*•.....Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*•† .... Caldwell	WM. MARBLE.
Providence*•†...Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville* .....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg* .....Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*† . Bullitt	J. F. Combs.
Slaughterville*†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*† . Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† .....Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*† .....Powell	O. A. Lyle.
Sturgis*• .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*† .....Todd	O. W Wilson.
Uniontown*• ..... Union	Robert G. Byrne.
▲Vanceburg*† ..... Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† .....Shelby	See Shelbyville.
Walton*† .....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*. ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whiteaville*† .....Daviess	See Owensboro.
▲Wickliffe*† ..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*† ...Grant	M. D. Gray.
Wilmore*† ... Jessamine	See Nicholasville.
▲Winchester*† ..... Clark	LEELAND HATHAWAY.
Wingo*† .....Graves	Frank A. Lucas.
Worthville*† .....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*† ....Rapides	L. J. HACKENYOS.
▲Amite*† .....Tangipahoa	Boliver Edwards.
▲Arcadia*† ..... Bienville	Dorman & Reynolds.
▲Bastrop*† .....Morehouse	James Bussey.
¶▲Baton Rouge*† E.Ba.R.	THOS. J. KERNAN.
BayouSara*† W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*† .....Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron* .....Cameron	See Lake Charles.
▲Clinton*† . East Feliciana	J. D. WALL.
▲Colfax* ..... Grant	J. A. Williams.
▲Columbia*† .....Caldwell	A. B. Hundley.
▲Convent*† .....St. James	See New Orleans.
▲Coushatta* ..... Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*† .....Acadia	JOS. G. MEDLENKA.
▲Donaldsonville*† Asc'n'n	E. N. PUGH.
▲Edgard . St. John the Bapt.	See Mount Airy.
▲Farmerville* .....Union	R. B. Dawkins.
▲Floyd* .....West Carroll	Gray & McIntosh.
▲Franklin*† ..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*† ...St. Helena	W. C. Pipkin.
▲Gretna* .....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg* . Catahoula	See Natchez, Miss.
▲Homer*† ..... Claiborne	J. W. HOLBERT.
▲Houma*† ...Terre Bonne	Sathon & Wallis.
Jeanerette*† ..... Iberia	See New Iberia.
Jennings*† .... Calcasieu	C. R. Cline.
▲Lafayette*† ..... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*† .....Vernon	See Many.
▲Mansfield*† .....De Soto	Elam & Egan.
▲Many*† ..... Sabine	W. P. Good.
▲Marksville*† ... Avoyelles	JOFFRION & JOFFRION.
▲Minden*† ..... Webster	L. K. Watkins.
▲Monroe*† ..... Ouachita	STUBBS & RUSSELL.
Morgan City*† . St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*† .....Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*† ..St. Landry	WM. J. SANDOZ.
Patterson*† .....St. Mary	See Franklin.
▲Plaquemine*† .. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*† ..... Acadia	See Crowley.
▲Rayville*† .....Richland	See Monroe.
▲Ruston*† .....Lincoln	J. B. Halstead.
▲Shreveport*† .....Caddo	ALEXANDER & WILKINSON.
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville....Livingston	See Springfield.
▲St Bernard ...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le • W. Felici'a	Robert Montgomery.
▲St. Joseph*† ..... Tensas	Young & Young.
▲St. Martinville*• St. Martin	Martin & Voorhies.
▲Tallulah*† ..... Madison	Stone & Holmes.
▲Thibodaux*† . Lafourche	THOMAS A BODEAUX.
▲Vernon* .... Jackson	N. M. Smith.
▲Vidalia*† .....Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*† .. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*† ...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*† ....York	Samuel M. Came.
▲Auburn*† . Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† ... Kennebec	HEATH & ANDREWS.
▲Bangor*† ..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† ..Hancock	JOHN A. PETERS, JR.
▲Bath*† .....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*† .....Waldo	R. F. DUNTON.
Bethel*† .....Oxford	Herrick & Park.
Biddeford*† .....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*† .....Penobscot	F. A. Floyd.
Bridgton*† . Cumberland	D. P. & D. E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*† .....Oxford	See Canton.
Bucksport*† ... Hancock	O. F. Fellows.
▲Calais*† .....Washington	GEORGE R GARDNER.
Camden*† ..... Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .....Aroostook	B. L. FLETCHER.
Corinna*† .....Penobscot	See Bangor.
Damariscotta*† . Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*† ..... Piscataquis	O. M. Robinson.
Eastport*† . Washington	S. D. Leavitt.
▲Ellsworth*† ..... Hancock	J. A. PETERS, JR.
Fairfield*† .....Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*† Aroostook	Herbert T. Powers.
Freeport*† ..Cumberland	See Yarmouth.
Fryeburg*† .....Oxford	E. E. Hastings.
Gardiner*† .... Kennebec	JOHN W. FOSTER.
Gorham*† .. Cumberland	John A. Waterman.
Guilford*† .. Piscataquis	Henry Hudson.
Hallowell*† .... Kennebec	See Augusta.
Hartland*† .....Somerset	H. W. Stewart.
▲Houlton*† ..... Aroostook	POWERS & POWERS.
Kennebunk*† ..... York	W. L. Dane.
Kingfield*• .....Franklin	H. S. Wing.
Lewiston*† . Androscog'n	NEWELL & SKELTON.
" "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*† . And'c'g'n	H. E. Coolidge.
Livermore Falls*† A'd'gin	John H. Maxwell.
▲Machias*† ...Washington	C. B. DONWORTH.
Madison*† .....Somerset	C. A. Wilber.
McKinley*† ..... Hancock	E. Webster French.
Mechanic Falls*† And'g'n	J. M. Libby.
New Castle*† ..... Lincoln	Hilton & Hilton.
Newport*† ....Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*† ...York	N. Hobbs.
Norway*† .....Oxford	A. S. Kimball.
Oakland*† .....Kennebec	George W. Field.
Oldtown*† ....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*† .....Franklin	F. E. Timberlake.
Pittsfield*† .....Somerset	J. W. Manson.
▲Portland*† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*† Aroostook	George H. Smith.
Richmond*† ..Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	EDWARD B. MACALLISTER
Rockport*† .....Knox	See Camden.
Rumford Falls*† .Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*† ....York	G. C. Yeaton.
South Paris*† .....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† ....Lincoln	O. D. Castner.
Waterville*† ..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton* .....York	Charles E. Weld.
Wilton*† .....Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*† .....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*† .....York	James T. Davidson.

Town and County.	Name.
Hyattsville*† Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown* ...Frederick	Emory L. Coblentz.
Mount Airy*† ....Carroll	See Westminster.
Myersville* .... Frederick	Joseph W. Gaver.
New Windsor*● ...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*† .....Garrett	JULIUS C. RENNINGER.
Oxford*† .....Talbot	W. H. Adkins.
Pocomoke City*† W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*● ...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*† Som'rset	GORDON TULL.
Queenstown*● Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† .M'tg'm'ry	See Rockville.
Sharpsburg*† ..Wash'ton	See Hagerstown.
Smithsburg*† .Wash'ton	See Hagerstown.
▲Snow Hill*† ...Worcester	R. D. JONES.
St. Michaels*† .....Talbot	W. D. J. Morris.
Taneytown*† .....Carroll	Bond & Parke.
Taylors Island* Dorch'ster	See Cambridge.
Thurmont*† ....Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills* .....Carroll	See Westminster.
Uniontown* .....Carroll	See Westminster.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
Westminster*† ..Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MARYLAND.

▲berdeen*† .....Harford	Septimus Davis.
¶▲Annapolis*† Anne Ar'd'l	JAMES M. MUNROE.
" ..... "	J. KEMP BARTLETT, 24-27 Bank of Baltimore Bldg. Refers to National Exchange Bank and First National Bank.
Baltimore*†●...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*† .....Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	Calvin B. Taylor.
Brunswick*† ..Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*† .Baltimore	See Baltimore.
▲Centerville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*† .....Somerset	Clarence P. Lankford.
▲Cumberland*† ..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*† .....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*† .....Talbot	JOHN W. D. JUMP
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmitsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† Caroline	See Denton.
▲Frederick*† ...Frederick	E. S. IICHELBERGER.
Frostburg*† ....Allegany	Clayton Purnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*† ..Washington	See Hagerstown.
Havre de Grace*† H'rf'rd	P. L. Hopper.

MASSACHUSETTS.

Abington*† ...Plymouth	Coughlan Bros.
Adams*† .....Berkshire	F. H. B. Munson.
Amesbury*† .....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*† .....Essex	George H. Poor.
Arlington*† ...Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† ..... Worcester	GEORGE W. HORR, LL.B
Athol Center* Worcester	See Athol.
Attleboro*† .....Bristol	FRANK I. BABCOCK.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† ....Middlesex	J. F. Buckley.
Beverly*† .....Essex	L. H. WARDWELL.
¶▲Boston*† .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*† Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*† .Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*† Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*•† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† .... Hampden	Luther White.
ChicopeeFalls*•† .Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† ..... Norfolk	Louis T. Cushing.
Concord*•† .... Middlesex	Prescott Keyes.
Conway*•† ..... Franklin	See Greenfield.
Danvers*•† ..... Essex	Daniel N. Crowley.
▲Dedham*•† ..... Norfolk	D. G. HILL.
East Bridgewater*•†Ply'th	R. O. Harris.
East Cambridge*•†Mid'e'x	See Cambridge.
Easthampton*•†Hampe're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*† ..... Essex	See Gloucester.
Everett*•† ..... Middlesex	See Lowell.
Fairhaven*•† ..... Bristol	J. L. Gillingham.
▲Fall River*•† ..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† .. Barnstable	See Barnstable.
▲Fitchburg*•† ... Worcester	A. Z. GOODFELLOW.
Florence*•† ... Hampshire	See Nortnampton.
Foxboro*•† ..... Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† ..... Norfolk	Wiggins & Doe.
Gardner*•† ..... Worcester	PIERCE & STILES.
Georgetown*•† ..... Essex	W. A. Butler.
Gloucester*•† ..... Essex	LINCOLN S. SIMONDS. Refers to Gloucester National Bank.
Grafton*•† .... Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•† .... Franklin	LAMB & LAWLER.
Harwich*•† .... Barnstable	See Barnstable.
Haverhill*•† ..... Essex	POOR & FULLER.
Haydenville*•† .Hamps're	See Northampton.
Hingham*•† .... Plymouth	Thomas H. Buttimer.
Hollis on*•† .... Middlesex	J. P. Dexter.
Holyoke*•† ..... Hampden	P. J. GARVEY.
Hopkinton*•† .. Middlesex	George L. Hemenway.
Hudson*•† ..... Middlesex	James T. & R. E. Joslin.
Hyannis*•† ..... Barnstable	Henry H. Baker, Jr.
Hyde Park*•† .... Norfolk	E. C. JENNY.
Ipswich*•† ..... Essex	George H. W. Hayes.
▲Lawrence*•† ..... Essex	SWEENEY & DOW.
Lee*•† ..... Berkshire	A. B. Clark.
Leicester* ..... Worcester	Henry O. Smith.
Lenox*† ..... Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† .. Middlesex	A E. Scott.
▲Lowell*•† ..... Middlesex	FREDERICK P. MARBLE. Refers to First National Bank.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† ..... Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Mancheater*•† ..... Essex	See Gloucester.
Marblehead*•† ..... Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† .... Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† ..... Middlesex	Frank L. Washburn.
Merrimac*•† ..... Essex	T. H. Hoyt.
Methuen*•† ..... Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•† .... Worcester	H. W. Aiken.
Milton*•† ..... Norfolk	C. F. Hall.
Monson*•† ..... Hampden	See Springfield.
▲Nantucket*•†. Nantucket	ALLEN COFFIN.
Natick*•† ..... Middlesex	C. G. Bancroft.
▲New Bedford*•† .. Bristol	JENNEY & POTTER.
Newbury ..... Essex	See Newburyport.
▲Newburyport*•† .... Essex	THOMAS HUSE.
Newton*•† .... Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•†. Berks're	BEER & DOWLIN.
▲Northampt'n*•†Hamps're	HAMMOND & FIELD.
No. Attleboro*•† .. Bristol	F. B. Byram.
Northboro*•† . Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•† .. Bristol	M. L. Uramn.
Norwell*•† ..... Plymouth	H. T. Fogg.
Oakdale*•† ..... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•† ..... Essex	JOHN J. CAHILL.
▲Pittsfield*•† .... Berkshire	E. T. SLOCUM.
▲Plymouth*•† .... Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•† ..... Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† .... Plymouth	George W. Kelley.
Rockport*•† ..... Essex	See Gloucester.
Rowley*•† ..... Essex	See Newburyport.
▲Salem*•† ..... Essex	JOHN H. SHEEDY.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•† .. Middlesex	See Boston.
South Braintree*•†. Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†... Middlesex	W. B. Stevens.
Stoughton*•† .... Norfolk	Oscar A. Marden.
▲Taunton*•† ..... Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†.... Middlesex	Samuel K. Hamilton.
Wales*† ..... Hampden	H. A. McFarland.
Waltham*•†.... Middlesex	R. M. Stark.
Ware*•† ..... Hampshire	H. M. Coney.
Wareham*•† .... Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† . Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ... Barnstable	H. P. Harriman.
Westboro*•†... Worcester	A. F. BROWN.
Westfield*•† .... Hampden	HARRY B. PUTNAM.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*.... Essex	See Newburyport.
West Newton*•† . Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† .... Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•† .... Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•†. Wor'ster	F. B. Spalter.
Winchester*•† . Middlesex	G. S. Littlefield.
Woburn*•† ..... Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†.. Worcester	RICE, KING & RICE.
Wrentham*•† .... Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•† ..... Tuscola	See Caro.
Albion*•† ..... Calhoun	M. D. Weeks.
Algonac*† ..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roethlisberger.
Alma*•† ..... Gratiot	Francis Palmer.
Almont*•† ..... Lapeer	F. P. Andrus.
▲Alpena*•† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•† ..... Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*•† ..... Macomb	Bert C. Preston.
Ashley*•† ..... Gratiot	See Ithaca.
Athens*•† ..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•† ..... Iosco	See Tawas City.
▲Autrain*•† ..... Alger	See Marquette.
▲Bad Axe*•† ..... Huron	GEORGE W. CLARK.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•† ... Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*..... Mecosta	See Big Rapids.
Battle Creek*•†.. Calhoun	LELAND H. SABIN.
▲Bay City*•† ..... Bay	R. A. McKAY.
Bay Port*•† ..... Huron	See Port Austin.
Belding*•† ..... Ionia	H. L. VanBenschoten.
▲Bellaire*•† ..... Antrim	Leavitt & Gulle.
Belleville*•† ..... Wayne	See Wayne.
Bellevue*•† ..... Eaton	George P. Stevens.
Benton Harbor*.. Berrien	HUMPHREY S. GRAY.
Benzonia*•† ..... Benzie	See Frankfort.
BerrienSprings*.. Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•† .... Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•† ..... Lenawee	John A. Riley.
Breckenridge*•†.. Gratiot	See St. Louis.
Brighton*•†... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•† ..... Branch	M. Thompson.
Brooklyn*•† ..... Jackson	J. C. Covert.
Brown City*•† .... Sanilac	Fred A. Farr.
Buchanan*•†..... Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†..... Kent	See Middleville.
Calumet*•†..... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†..... Monroe	See Dundee.
▲Caro*•†..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†..... Sanilac	W. H. Atkin.
Caseville*•†..... Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†....Kent	Stuart & Barker.
Central Lake*•†...Antrim	M. W. Neukirk.
Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*•† Cheboygan	GEORGE E. BELL.
▲Chelsea*•†....Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†.....Lenawee	J. E. Bird.
Climax*•† ..... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.
▲Coldwater*•†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	See Midland.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•†.....Jackson	See Jackson.
Constantine*•† St. Joseph	James M. Harvey, Jr.
Coopersville*•†... Ottawa	James Cilley.
▲Corunna*•†... Shiawassee	John T. McCurdy.
Covert*•†..... Van Buren	H. B. Chase.
Croswell*•†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*•† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*•†..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•†.... Van Buren	A. L. MOULTON.
Deckerville*•†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WILLIAM H. TURNER, Attorney at Law, 3 Moffat Bldg. Refers to McLellan & Anderson Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*•†.... Washtenaw	James T. Honey.
Dimondale*•†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*•†..... Cass	JOHN WOOSTER.
Downington*•†... Sanilac	F. S. Viets.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*•† Charlevoix	A. B. Nicholas.
East Saginaw*†....Saginaw	See Saginaw.
East Tawas*•†..... Iosco	See Tawas City.
Eaton Rapids*•†.....Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†..... Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
Emmett*•†..... St. Clair	See Port Huron.
▲Escanaba*•†..... Delta	IRA C. JENNINGS.
Evart*•†..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	See Bessemer.
Fairgrove*•†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	Geo. C. Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•†..... Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.
Freeport*•†..... Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•†..... Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•†..... Berrien	See Three Oaks.
▲Gaylord*•†..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	GEORGE A. FARR.
Grand Ledge*•†.....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Dolg.
▲Grand Rapids*•†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	E. J. Bowman.
Hancock*•†.... Houghton	See Houghton.
Hanover*•†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•†...Van Buren	A. H. Tuttle.
▲Hastings*•† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•†..... Ottawa	CHARLES H. McBRIDE.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†...Houghton	J. F. HAMBITZER.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•†.....Lapeer	Herbert W. Smith.
▲Ionia*•†..... Ionia	F. C. MILLER.
▲Iron Mountain*•†.Dicki'n	E. A. WOODWARD.
Iron River*•†..... Iron	I. W. Byers.
Ironwood*•†.....Gogebic	C. E. MILLER.
Ishpeming*•† . Marquette	H. O. YOUNG.
▲Ithaca*•† ..... Gratiot	George P. Stone.
▲Jackson*•† ..... Jackson	BADGLEY & BADGLEY.
Jasper*•† ..... Lenawee	H. C. Pratt.
Jonesville*•† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER
▲Kalkaska*•† ....Kalkaska	C. C. Jencks.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B. Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†...Missaukee	F. O. Gaffney.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•† .....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	SEYMOUR H. PERSON
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*•†..Van Buren	See Kalamazoo.
Lawton*•† .... Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*•†..... Macomb	See Richmond.
Leslie*•†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*•†..... Genesee	James L. Spencer.
Litchfield*•† .... Hillsdale	L. B. Agard.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† ..... Mason	H. C. HUTTON.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† ..... Antrim	H. B. Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ..... Manistee	JOHN H. GRANT.
▲Manistique*•†Schoolcraft	VIRGIL I. HIXSON.
Manton*•† ..... Wexfor d	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*•† ..... Cass	W. C. Jones
Marine City*† .....St. Clair	F. S. Parker.
Marlette*•† ..... Sanilac	D. S. McClure.
▲Marquette*•† ...Marquette	CHARLES R. BROWN & SON.
▲Marshall*•† ..... Calhoun	HERBERT E. WINSOR.
▲Mason*•† ..... Ingham	L. B. McArthur.
Mayville*•† ..... Tuscola	T. J. Eveland.
Mears*•† ..... Oceana	John T. Cummings.
Memphis*•† .....Macomb	See Almont.
Mendon*•†.....St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Merrill*† ..... Saginaw	See Saginaw.
Middleville*† ..... Barry	H. E. Hendricks.
▲Midland*† ..... Midland	E. P. Rice.
Milan*† ..... Washtenaw	D. C. Salisbury.
Milford*† ..... Oakland	Edward J. Bissell.
Millington*† ..... Tuscola	See Vassar.
Minden City*† ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*† ..... Monroe	LANDON & LOCKWOOD.
Montague*† .. Muskegon	See Whitehall.
Montrose*† ..... Genesee	See Clio.
Morenci*† ..... Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*† .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† .. Isabella	FRANCIS H. DODDS.
Muir*† ..... Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Lodge.
Munising*† ..... Alger	Walsh & Pardee.
▲Muskegon*† .. Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† ..... Barry	Walter S. Powers.
Negaunee*† .. Marquette	JOHN Q. ADAMS.
▲Newaygo*† ..... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† ..... Luce	Sanford N. Dutcher.
New Haven*† ... Macomb	Adam T. Bennett.
Niles*† ..... Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† .. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet* ..... Eaton	See Bellevue.
Omer*† ..... Arenac	W. C. Cook.
Onaway*● ... Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† ..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*† ..... Allegan	ANDERSON & ANDERSON.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	See Brown City.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† ..... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H. PATTERSON.
Port Austin*† ..... Huron	James H. Hall.
Port Hope*† ..... Huron	Arlington Beach.
▲Port Huron*† .. St. Clair	GEORGE G. MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Oscoela	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† .. .. Washtenaw	See Ypsilanti.
Sand Beach*† ..... Huron	See Harbor Beach.
▲Sanilac Center*† ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	E. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† ..... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.

Town and County.	Name.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲Traverse City*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	A. U. MAYLAND.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† ..... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† ..... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† ... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger*● ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls*.... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Glimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† . Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'it	FRANK E. PUTNAM.
▲Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ... Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODYWIN.
▲Cambridge*† ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*●†	Chisago
Ceylon	Martin
▲Chaska*●†	Carver
Chatfield*●†	Fillmore
Chokio*●†	Stevens
Clara City*●†	Chippewa
Claremont*●†	Dodge
Clarkfield*●†	Yello' Med'e
Clayton	Faribault
Clear Lake*●†	Sherburne
Clearwater*●†	Wright
Climax*●†	Polk
Clinton*	Bigstone
Cloquet*●†	Carlton
Cokato*●†	Wright
Comfrey	Brown
Correll†	Bigstone
Cottonwood*●†	Lyon
▲Crookston*●†	Polk
Dassell*●†	Meeker
Dawson*●†	Lac-qui-Parle
Deer River*●†	Itasca
Delano*●†	Wright
Delavan*●†	Faribault
▲Detroit*●†	Becker
Dexter*●†	Mower
Dodge Center*●†	Dodge
Donnelly*	Stevens
Dover*●†	Olmsted
▲Duluth*●†	St. Louis
Dundee*●†	Nobles
Eagle Bend*●†	Todd
East Grand Forks*●†	Polk
Easton*●†	Faribault
Echo*●†	Yellow Medicine
Eden Valley*●†	Meeker
Edgerton*●†	Pipestone
▲Elbow Lake*●†	Grant
Elgin*●†	Wabasha
▲Elk River*●†	Sherburne
Ellsworth*●†	Nobles
Elmore*●†	Faribault
Ely*●†	St. Louis
Elysian*●†	Lesueur
Emmons	Freeborn
Erskine*●†	Polk
Evansville*●†	Douglas
Eveleth*●†	St. Louis
Excelsior*●†	Hennepin
Eyota*●†	Olmstead
Fairfax*●†	Renville
▲Fairmont*●†	Martin
▲Faribault*●†	Rice
Farmington*●†	Dakota
Felton*●†	Clay
▲Fergus Falls*●†	Otter Tail
Fertile*●†	Polk
Fisher*●†	Polk
Foley*●†	Benton
Fosston*●†	Polk
Franklin*●†	Renville
Frazee*●†	Becker
Frost	Faribault
Fulda*●†	Murray
Gary*●†	Norman
Gaylord*●†	Sibley
Gibbon*●†	Sibley
▲Glencoe*●†	McLeod
Glenville*●†	Freeborn
▲Glenwood*●†	Pope
Good Thunder*●†	BlueE'th
Graceville*●†	Bigstone
Granada*●†	Martin
▲Grand Marais*●	Cook
Grand Meadow*●†	Mower
▲Grand Rapids*●†	Itasca
▲Granite Falls*●†	Yel. Med.
Grove City*●†	Meeker
▲Hallock*●†	Kittson
Halstad*●†	Norman
Hamline*●†	Ramsey
Hammond*●†	Wabasha
Hampton*●†	Dakota
Hancock*●†	Stevens
Hanska*	Brown
Hardwick*●†	Rock
Harmony*●†	Fillmore
Hartland*●†	Freeborn
▲Hastings*●†	Dakota
Hawley*●†	Clay
Hayfield*●†	Dodge
Hector*●†	Renville
▲Henderson*●†	Sibley
Hendrum*●†	Norman
Henning*●†	Otter Tail
Herman*●†	Grant
Heron Lake*●†	Jackson
Hibbing*●†	St. Louis
Hills*●†	Rock

Name.
See St. Paul.
See Fairmont.
T. F. CRAVEN.
Joseph Underleak.
See Morris.
See Granite Falls.
B. F. Hood.
See Canby.
See Wells.
See Big Lake.
See St. Cloud.
See Crookston.
See Graceville.
W. L. Chase.
F. Swanson.
See New Ulm.
See Appleton.
W. D. Fanning.
MILLER & FOOTE.
See Litchfield.
A. W. Ewing.
See Grand Rapids.
F. H. Lindeley.
S. J. Abbott.
ASAHEL G. WEDGE.
G. W. King.
See Kasson.
See Morris.
See Rochester.
RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
See Slayton.
See Long Prairie.
Graves & Massee.
See Wells.
R. Vaaler.
James H. Doran.
C. G. Brady.
F. & M. Casey.
See Plainview.
Frank T. White.
John F. Flynn.
H. B. Smith.
GEORGE WESCOTT.
See Waterville.
See Albert Lea.
See Crookston.
A. O. Feet.
M. D. L. Fuller.
W. P. McDonald.
See Rochester.
A. V. Rieke.
DEAN & PALMER.
H. T. PYLE.
A. C. Finney.
See Moorhead.
CHAUNCEY L. BAXTER.
Thomas Keefe.
E. D. Kingsland.
See Sauk Rapids.
B. S. Bennett.
See Fairfax.
See Detroit City.
See Wells.
M. E. Foley.
See Fertile.
G. A. McKenzie.
See Gaylord.
F. R. ALLEN.
See Albert Lea.
E. M. Webster.
See Mapleton.
M. S. STEVENS.
See Fairmont.
See Duluth.
See Spring Valley.
T. M. Brady.
O. Hartwick.
A. T. Nelson.
R. R. Heidenberg.
A. O. Ueland.
See St. Paul.
See Wabasha.
See Farmington.
F. M. Klein.
See Madelia.
See Lu Verne.
See Preston.
See Albert Lea.
F. M. CROSBY
G. Halverson.
See Kasson.
O. A. Allen.
W. H. Leeman.
See Halstad.
See Fergus Falls.
Arthur B. Childress.
L. F. Lammers.
W. J. POWER.
See Lu Verne.

Town and County.	Name.
Hoffman*†.....	Grant
Hollandᵉ†.....	Pipestone
Houston*●†	Houston
Howard Lake*●†	Wright
Hubbard*	Hubbard
Hutchison*●†	McLeod
Iona*†.....	Murray
Isanti*.....	Isanti
▲Jackson*●†	Jackson
Janesville*●†	Waseca
Jasper*●†	Pipestone
Jeffers	Cottonwood
Jordan*●†	Scott
Kasson*●†	Dodge
Kennedy*●†	Marshall
Kensington*●†	Douglas
Kenyon*●†	Goodhue
Kerkhoven*●†	Swift
Kiester*	Faribault
Kilkenny*●†	Lesueur
Kinbrae†	Nobles
Lafayette*●†	Nicollet
▲Lake Benton*●†	Lincoln
Lake City*●†	Wabasha
Lake Crystal*●†	BlueEa'th
Lakefield*●†	Jackson
Lake Park*●†	Becker
Lakeville*●†	Dakota
Lamberton*●†	Redwood
Lanesboro*●†	Fillmore
Le Roy*●†	Mower
Lester Prairie*●†	McLeod
Lesueur*●†	Lesueur
▲Lesueur Center*	Lesueur
Lewiston*●†	Winona
▲Litchfield*●†	Meeker
▲Little Falls*●†	Morrison
▲Long Prairie*●†	Todd
Lowry*●†	Pope
▲Luverne*●†	Rock
Lyle*●†	Mower
Mabel*●†	Fillmore
Madelia*●†	Watonwan
▲Madison*●†	Lac-qui-Parle
Madison Lake*●†	BlueE'th
▲Mankato*●†	Blue Earth
▲Mantorville*●	Dodge
Maple Lake*●†	Wright
Mapleton*●†	Blue Earth
▲Marshall*●†	Lyon
Maynard*●†	Chippewa
Mazeppa*●†	Wabasha
McIntosh*●†	Polk
Melrose*●†	Stearns
Menahga*●†	Wadena
Merriam Park*●†	Ramsey
Milaca*●†	Millelacs
Milan*●†	Chippewa
Minneapolis*●	Hennepin
"	"
"	"
"	"
"	"
Minneota*●†	Lyon
Minnesota Lake*●†	F'rib'lt
▲Montevideo*●†	Chippewa
Montgomery*●†	Lesueur
Monticello*●†	Wright
▲Moorhead*●†	Clay
▲Mora*●†	Kanabec
Morgan*●†	Redwood
Morris*●†	Stevens
Morristown*●†	Rice
Morton*●†	Renville
Mountain L*●	Cottonw'd
Murdock*●†	Swift
New Duluth*●†	St. Louis
New London*●†	Kandiyo'i
New Paynesville*●†	St'rns
New Prague*●†	Scott
New Richland*●†	Waseca
▲New Ulm*●†	Brown
New York Mills*●†	Ott'rt'l
Nicollet*●†	Nicollet
Northbranch*●†	Chicago

Name.
William Schellbach.
See Pipestone.
See Caledonia.
F. E. Latham.
See Park Rapids.
H. H. Bonniwell.
See Slayton.
See Cambridge.
FRED B. FABER.
L. D. ROGERS.
F. L. James.
See Windom.
F. J. Leonard.
Robert Taylor.
See Hallock.
See Alexandria.
F. M. Lamp.
See Benson.
See Alden.
See Waterville.
See Worthington.
See Winthrop.
John McKenzie.
ALLEN J. GREER.
D. A. Reed.
E. T. Smith.
See Detroit.
See Farmington.
F. Clague.
Chapman & Chapman.
G. W. W. Harden.
See Glencoe.
O. J. Parker.
Charles C. Kolars.
See Winona.
C. H. Strobeck.
E. P. ADAMS.
J. D. Jones.
See Glenwood.
W. N. DAVIDSON.
See Austin.
W. H. Hammer.
BETHER & HAYCROFT.
FRANK PALMER.
See Mankato.
W. A. FUNK.
Littleton & McCaughey.
J. E. Madigan.
C. J. LAWRISCH.
VIRGIL B. SEWARD.
See Montevideo.
Michael Marx.
S. H. Drew.
Donahue & Stephens.
See Park Rapids.
Wardell Spencer.
Giddings & Pratt.
See Montevideo.
HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
See Marshall.
See Mapleton.
LYNDON A. SMITH.
C. D. McCarthy.
James C. Tarbox.
EDWIN ADAMS.
J. C. Pope.
Albert Hauser.
LEWIS C. SPOONER.
See Faribault.
See Olivia.
See Windom.
See Benson.
See Duluth.
See Willmar.
See St. Cloud.
E. A. Edgerton.
B. F. McGregor.
HOIDALE & SOMSEN.
See Wadena.
See St. Peter.
Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† ..... Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† ..... Carver	George J. Bradley.
Olivia*† ..... Renville	S. R. Miller.
▲Ortonville*† .... Bigstone	A. B. KAERCHER.
Osakis*† ..... Douglas	F. H. Borchert.
▲Owatonna*† ..... Steele	WHEELOCK & SPERRY.
▲Park Rapids*† .. Hubbard	B. F. Wright.
Pelican Rapids*† Ot'r T'l	James T. McCullough
Perham*† ..... Otter Tail	M. J. Daly.
Perley*† ..... Norman	See Halstad.
▲Pine City*† ..... Pine	S. G. L. Roberts.
Pine Island*† ... Goodhue	See Zumbrota.
▲Pipestone*† ... Pipestone	EVANS & EVANS.
Plainview*† .... Wabasha	J. A. Carley.
Plato*† ..... McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*† ..... Fillmore	Wells & Hopp.
▲Princeton*† .... Millelacs	J. J. SKAHEN.
Racine† ..... Mower	See Spring Valley.
Raymond*† .. Kandiyohi	J. M. Shelton.
▲Redlake Falls*† . Redlake	C. E. Boughton.
▲Red Wing*† .... Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Doliff.
Renville*† ..... Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere† ..... Redwood	See Lamberton.
▲Rochester*† ..... Olmsted	BURT W. EATON.
Rockdell* ..... Olmsted	See Rochester.
Rockford*† ..... Wright	D. D. Ames.
▲Roseau* ..... Roseau	R. J. Bell.
Rothsay*† ..... Wilkin	See Breckenridge.
Round Lake*† ... Nobles	See Worthington.
Royalton*† ..... Morrison	George H. Niles.
Rush City*† .... Chisago	J. D. Markham.
Rushford*† ..... Fillmore	G. W. Rockwell.
Rushmore*† ..... Nobles	See Worthington.
Ruthton*† ..... Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† ..... Redwood	See Lamberton.
Sandstone*† ..... Pine	J. A. Smith.
Sargeant* † ..... Mower	See Austin.
Sauk Center*† ... Stearns	M. C. Kelsey.
▲Sauk Rapids*† ... Benton	Thomas Van Etten.
▲Shakopee*† ..... Scott	J. A. COLLER.
Shelly*† ..... Norman	See Ada.
Sherburne*† ..... Martin	A. G. T. BROUN.
Silver Lake*† ... McLeod	See Glencoe.
▲Slayton*† ..... Murray	B. H. Whitney.
Sleepy Eye*† ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*† . Dakota	See St. Paul.
Springfield*† ..... Brown	George T. Olson.
Spring Grove*† . Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. O. Farmer.
Staples*† ..... Todd	E. F. Gummer.
Starbuck*† ..... Pope	O. J. Johnson.
Steen*† ..... Rock	See Luverne.
Stephen*† ..... Marshall	G. A. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	O. E. Hammer.
▲Stillwater*† . Washington	MANWARING & SULLIVAN.
St. Bonifacius*† Hennepin	See Minneapolis.
St. Charles*† ..... Winona	E. Hill.
▲St. Cloud*† ..... Stearns	D. T. CALHOUN.
St. Hilaire*† ... Red Lake	J. K. Hannay.
▲St. James*† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*† ..... Nicollet	A. A. STONE.
Swanville*† ..... Morrison	See Little Falls.
Taylor's Falls*† . Chisago	See St. Paul.
Tenhassen ..... Martin	See Fairmont.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Torah*† ..... Stearns	See St. Cloud.
Tower*† ..... St. Louis	W. G. Bonham.
Tracy*† ..... Lyon	C. W. Main.
Truman ..... Martin	See Welcome.
Twin Valley*† .. Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*† ..... Lake	JOHN DWAN.
Tyler*† ..... Lincoln	H. A. STRICKER.
Ulen*† ..... Clay	See Hawley.
Verndale*† ..... Wadena	A. B. Kling.
VernonC'ter*† Blue E'rth	See Mankato.
Vesta ..... Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Wabasso ..... Redwood	See Walnut Grove.
Waconia*† ..... Carver	See Minneapolis.
▲Wadena*† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† ..... Marshall	A. Grindeland.
▲Waseca*† ..... Waseca	JAMES M. HANLEY.
Waterville*† .... Lesueur	G. F. Dullam.
Watkins*† ..... Meeker	See Eden Valley.
Waverly*† ..... Wright	See Buffalo.
Welcome*† ..... Martin	G. M. Hopp.
Wells*† ..... Faribault	D. A. Odell.
West Concord*† .. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fesler.
▲Wheaton*† ..... Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G. H. Otterness.
▲Windom*† .. Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*† ..... Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*† . Nobles	J. A. TOWN.
Wykoff*† ..... Fillmore	See Spring Valley.
Zumbrota*† .... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*† .... Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland* ..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* ..... Perry	See Hattiesburg.
Baldwyn*† ..... Lee	Wm. Cox.
▲Batesville*† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*† . Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona* ..... Washington	See Indianola.
Biloxi*† ..... Harrison	WILLIAM ARMSTRONG.
▲Booneville*† .... Prentiss	B. A. P. Selman.
▲Brandon*† ..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*† ... Noxubee	See Macon.
▲Canton*† ..... Madison	F. B. PRATT.
▲Carrollton*† ..... Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*† . Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*† ... Coahoma	R. H. WILDBERGER.
Cleveland ..... Bolivar	See Rosedale.
▲Coffeeville*† . Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*† ... Panola	Kyle & Shouds.
▲Corinth*† ..... Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*† ..... Jones	Shannon & Street.
Enterprise*† ..... Clarke	BUCKLEY & HALSELL.
Eupora*† ..... Webster	Dunn & Dunn.
▲Fayette*• ..... Jefferson	R. L. Corban.
▲Forest*† ..... Scott	Jeff. Kent.
▲Friarpoint*† ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*† ..... Amite	F. A. McClain.
Goodman*† ..... Holmes	See Durant.
▲Greenville*† Washington	LE ROY PERCY.
▲Greenwood*† ..... Leflore	L. P. YERGER.
▲Grenada*† ..... Grenada	ROBERTSON HORTON.
Gulfport*† ..... Harrison	See Biloxi.
▲Hattiesburg*† ..... Perry	S. E. Travis.
▲Hazlehurst*† ..... Copiah	J. S. SEXTON.
▲Hernando*† ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*† . Marshall	STRICKLAND & GAREY.
▲Houston* ..... Chickasaw	Lyon & Stockett.
▲Indianola*† ... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*† ..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*• .... Coahoma	See Clarksdale.
▲Kosciusko*† ..... Attala	ANDERSON & DAVIS.
Laurel*† ..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, JR.
▲Liberty*.....Amite	See Gloster.
▲Louisville*.....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	W. H. HELM.
▲Magnolia*†.....Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†.....Pike	J. B. WEBB.
▲Meadville*.....Franklin	See Fayette.
▲Meridian*†...Lauderdale	ROBERT F. COCHRAN. Refers to First National Bank.
▲Mississippi City*†Harr'n	See Biloxi.
▲Monticello*.....Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*†.... Union	See Lee Crum.
Newton*†.....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Biloxi.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*†.....Holmes	See Lexington.
▲Pittsboro*.....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†..Claiborne	J. McCARTIN.
▲Purvis*†..... Marion	Henry Mounger.
▲Quitman*†.....Clarke	See Meridian.
▲Raleigh*..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S. Fearing.
▲Ripley*†.....Tippah	JOHN Y. MURRY, JR.
▲Rosedale*†.....Bolivar	CHARLES SCOTT, WOODS & SCOTT.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F. Dean.
▲Starkville*†.. Oktibbeha	CARROLL & MAGRUDER
Summit*†..... Pike	J. B. Holden.
Tchula*†..... Holmes	See Lexington.
Terry*†.....Hinds	B. F. Fortner.
▲Tunica*†..... Tunica	Henderson & Bankston.
▲Tupelo*†.....Lee	ALLEN & ROBINS.
Utica*†.....Hinds	See Jackson.
▲Valden*†.....Carroll	McClurg & Flowers.
▲Vicksburg*†.... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall*..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*†...Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville*.....Simpson	A. W. Dent.
▲Williamsburg*Covington	D. A. McIntosh.
▲Winona*†..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*†..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*†.....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†.....Bates	See Butler.
Appleton City*†St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†.....Lawrence	E. J. WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*†..... Nodaway	P. J. Hainey.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malnzen.
▲Boonville*†..... Cooper	W. Y. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†.. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	J. A. ARBUTHNOT.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†...Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Cainesville*†... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†..... Macon	See Macon City.
Camden Point*†... Platte	See Platte City.
Cameron*†.....Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†..C. Gir.	B. F. DAVIS.
Carl Junction*†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Cartervillle*†.....Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*●Pemiscot	ROBERTS & HUNT.
▲Cassville*●.....Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†.Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†.Livingston	JOHN L. SCHMITZ.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*†.....DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†.....St. Louis	See Central.
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†.....Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*●.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*.....Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†.....Miller	W. M. Lumpkin.
El DoradoSprings*●Cedar	R. N. Banister.
Elmo*†..... Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†.....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†.....Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†.....Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Guilford*†.... Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.... Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†....Cass	W. D. SUMMERS.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•....Caldwell	C. S. McLaughlin.
Kingsville*†....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†..... Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†..... Benton	See Warsaw.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†..... Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS.
Lowry City*†....St. Clair	See Osceola.
Lucerne*†..... Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†..... Clark	See Kahoka.
Lutesville*†....Bollinger	See Marblehill.
▲Macon*†..... Macon	JOHN A. WHITE.
Madison*†..... Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†..... Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†..... Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†....Webster	M. SELPH.
Martinsburg*†...Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.... Lafayette	See Higginsville.
McFall*†..... Gentry	C. S. Lockwood.
Meadville*†..... Linn	E. D. Harvey.
▲Memphis*†..... Scotland	N. M. PETTINGILL.
Mendon*†..... Chariton	See Keytesville.
Mendota*†..... Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin*†..... Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†..... Randolph	WILLARD F. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† .. Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	J. M. HULL.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† .. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Niangua*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ..... Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† ..... Daviess	T. A. Gaines.
Pax* ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† .. Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
▲Platte City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† ..... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	PHILLIPS & PHILLIPS.
Portland*† ..... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† ..... Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.
Purdin*† ..... Linn	See Laclede.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*† .. Schuyler	W. M. Saxbury.
Quitman*† ..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*† .. Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*† ..... Andrew	See Savannah.
Republic*† ..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*† ..... Bates	TEMPLETON & HALES.
Richland*† ..... Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*† ..... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*† ..... Atchison	Hunt & Bailey.
Rockville*† ..... Bates	W. E. Hoyle.
Rogersville*† ..... Webster	See Marshfield.
▲Rolla*† ..... Phelps	T. M. JONES.
Rosendale*† ..... Andrew	See Savannah.
Rothville*† ..... Chariton	See Keytesville.
Russellville*† ..... Cole	See Jefferson City.
Rutledge*† ..... Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*† ..... Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	WILLIS G. HINE.
Schell City*† ..... Vernon	See Nevada.
▲Sedalia*† ..... Pettis	JAMES T. MONTGOMERY.
Seneca*† ..... Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*† ..... Worth	See Grant City.
Sikeston*† ..... Scott	J. W. Moore.
Silex*† ..... Lincoln	See Troy.
Skidmore*† ..... Nodaway	W. M. Howden.
Slater*† ..... Saline	C. P. STARTS.
Smithton*† ..... Pettis	See Sedalia.
Smithville*† ..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph† .Buchanan	See St. Joseph.
So.-West City* .McDonald	See Pineville.
Sparta*† ..... Christian	See Ozark.
Spickard*† ..... Grundy	J. A. Denslow.
▲Springfield*† ..... Greene	WHITE & McCAMMON.
Stanberry*† ..... Gentry	C. A. RATCLIFFE.
▲Steelville*† .... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*† .De Kalb	J. H. Williams.
▲St. Charles*† .. St. Charles	R. C. HAENSSLER.
St. James*† ..... Phelps	See Rolla.
▲St. Joseph*† .. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*† ..... St. Louis	ABBOTT & EDWARDS, 319 N. Fourth St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR, Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.
Stotts City* .... Lawrence	D. B. Jones.
Stoutsville*† ..... Monroe	See Paris.
Sturgeon*† ..... Boone	Thomas C. Carter.
Sullivan*† ..... Franklin	Charles E. Farrar.
Sumner*† ..... Chariton	See Keytesville.
Sweet Springs*† ... Saline	ROBERT FULKERSON.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*† ..... Oregon	S. M. Meeks.
Tina*† ..... Carroll	George D. Williams.
Tipton*† ..... Moniteau	W. F. Quigley.
▲Trenton*† ..... Grundy	HUGH C. SMITH.
Triplett*† ..... Chariton	See Keytesville.
▲Troy*† ..... Lincoln	R. S. Sutton.
Turney*† ..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† ..... Franklin	Charles F. Gallenkamp.
Union Star*† .... De Kalb	Henry Boone.
▲Unionville*† ..... Putnam	D. F. CALFEE.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*† ..... Audrain	W. W. Botts.
Verona*† ..... Lawrence	See Monett.
▲Versailles*† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	John W. Terrill.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*† .Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*† .. Franklin	Jesse H. Schaper.
Watson*† ..... Atchison	See Rock Port.
Waverly*† ..... Lafayette	E. M. Edwards.
Wayland*† ..... Clark	See Kahoka.
▲Waynesville* ..... Pulaski	W. H. Locker.
Weatherby*† .... DeKalb	See Maysville.
Weaubleau*† .... Hickory	Theodore Ruett.
Webb City*† ..... Jasper	REDDING & OWEN.
Wellington*† .. Lafayette	See Lexington.
Wellsville* .. Montgomery	Barker & Shackelford.
Wentzville*† . St. Charles	Charles J. Walker.
Westboro*† .... Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*†.....Howell	C. L. COYNER.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*† ..Livingston	See Chillicothe.
Willow Springs*†Howell	A. MULLINIX.
Windsor*† .....Henry	James P. Allen.
Winfield*† .....Lincoln	W. H. Jackson.
Winigan* .....Sullivan	See Greencastle.
Winston*† .....Daviess	See Gallatin.
Wysconda*† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† .....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch.
▲Billings*†...Yellowstone	O. F. GODDARD
▲Boulder*† .....Jefferson	George F. Cowan.
▲Bozeman*† .....Gallatin	LUCE & LUCE.
Bridger..... Carbon	See Red Lodge.
▲Butte*† .....Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* .....Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge..*†Deerlodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN G. WILLIS.
Forsyth*† .....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*† .....Valley	J. J. Kerr.
Glendale* ..Beaver Head	See Dillon.
▲Glendive*† .....Dawson	Thomas C. Holmes.
▲Great falls*† .....Cascade	SAM'L STEPHENSON.
▲Hamilton*† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*† .....Flathead	Sanford & Grubb.
▲Lewistown*† .....Fergus	W. M. Blackford.
▲Livingston*.....Park	A. P. STARK.
▲Miles City*† .....Custer	J. H. JOHNSTON.
▲Missoula*† .....Missoula	THOMAS G. MARSHALL.
Neihart*† .....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*† .....Carbon	George W. Pierson.
Sandpoint*† ....Cascade	See Great Falls.
Stevensville*†...Ravalli	GEORGE T. BAGGS.
Stockette.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	F. X. DOLENTY.
Twin Bridges*...Madison	See Virginia City.
▲Virginia City*†..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*† .....Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*† .....Gage	See Beatrice.
▲Ainsworth*† .....Brown	P. D. McANDREW.
▲Albion*† .....Boone	J. A. Price.
Alexandria*† .....Thayer	See Hebron.
Allen*† .....Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† .....Harlan	THOMAS L. PORTER.
Ansley*† .....Custer	Judson C. Porter.
Arapahoe*† .....Furnas	J. H. Mooney.
Arcadia*† .....Valley	John Wall.
Arlington*†.Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† .....Sherman	See Loup City.
Atkinson*† .....Holt	A. Searly.
▲Auburn*† .....Nemaha	G. B. BEVERIDGE.
▲Aurora*† .....Hamilton	FRANK COYKENDALL.
Avoca*† .....Cass	C. E. Tefft.
Axtell*† .....Kearney	See Minden.
Bancroft*† .....Cuming	H. L. Keefe.
Barnston*† .....Gage	See Blue Springs.
▲Bartlett*.....Wheeler	Bishop & Anderson.
Bartley*† .....Redwillow	See McCook.
▲Bassett*† .....Rock	J. A. Douglas.
Battlecreek*†...Madison	See Norfolk.
Bayard*.....Cheyenne	See Geering.
Bazile Mills*.....Knox	See Creighton.
▲Beatrice*† .....Gage	HAZLETT & JACK.
▲Beaver City*† .....Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† .....Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† .....York	See York.
▲Benkelman*† .....Dundy	James & Eberhart.
Bennett*† .....Lancaster	W. A. Hartley.
Bennington*† ....Douglas	H. B. Waldron.
Berlin*† .....Otoe	See Nebraska City.
Bertrand*† .....Phelps	R. J. Ahara.
Bigspring*† .....Deuel	See Ogallala.
▲Blair*† ..Washington	WALTON & MUMMERT.
Bloomfield*† .....Knox	W. De Funk.
▲Bloomington*†..Franklin	A. H. Byrum.
Blue Hill*† .....Webster	R. A. SIMPSON.
Bluesprings*† .....Gage	C. S. Otis.
Boelus*† .....Howard	S. A. Robinson.
Bradshaw*† .....York	John A. Brumsey.
Brainard*† .....Butler	A. K. Smith.
▲Brewster* .....Blaine	E. H. Riggs.
Brock*† .....Nemaha	See Auburn.
▲Broken Bow*† ....Custer	J. R. DEAN.
Bromfield*† ....Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† .....Butler	See David City.
Burchard*† .....Pawnee	Henry Matters.
Burr*† .....Otoe	See Douglas.
▲Burwell*† .....Garfield	See Ord.
▲Butte* .....Boyd	WEBSTER A. GOBLE.
Callaway*† .....Custer	R. E. Brega.
Cambridge*† .....Furnas	S. O. Simonds.
Campbell*† .....Franklin	Sheppard & Black.
Carleton*† .....Thayer	V. O. Rewick.
Carroll*† .....Wayne	See Wayne.
Cedarbluffs*†.. Saunders	See Wahoo.
Cedar Rapids* .....Boone	E. L. Sargent.
▲Central City*† ...Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† .....Dawes	A. W. CRITES.
▲Chappell*† .....Deuel	E. D. Hamilton.
Chester*† .....Thayer	See Hebron.
Clarks*† .....Merrick	See Central City.
Clarkson*† .....Colfax	See Leigh.
Clatonia*† .....Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† .....Cherry	See Valentine.
Coleridge*† .....Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† .....Gage	F. A. Burling.
Cozad*† .....Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† .....Burt	See Tekamah.
Crawford*† .....Dawes	W. H. Fanning.
Creighton*† .....Knox	O. W. Rice.
Creston*† .....Platte	J. T. Morris.
Crete*† .....Saline	FAYETTE I. FOSS.
Culbertson*† .Hitchcock	L. H. Blackledge.
Curtis*† .....Frontier	W. H. Latham.
Dakota*† .....Dakota	F. A. WOOD.
Danbury*† ... Redwillow	See Indianola.
Dannebrog*† .... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ....Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wiber.
Diller*† .....Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† .....Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† .....Otoe	Charles H. Marshall.
Dubois*† .....Pawnee	See Pawnee City.
Dunbar*† .....Otoe	B. S. Littlefield.
Eagle*† .....Cass	See Lincoln.
East Omaha.....Douglas	See Omaha.
Edgar*† .....Clay	Christy & Baden.
Elba* .....Howard	See St. Paul.
Elgin*† .....Antelope	See Oakdale.
Elk Creek*† ....Johnson	See Tecumseh.
Elkhorn*† .....Douglas	See Waterloo.
Elm Creek*† .....Buffalo	See Kearney.
Elmwood*† .....Cass	W. D. Dermie.
Elsie*† .....Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† .....Dixon	J. Leonard.
Eustis*† .....Frontier	See Curtis.
Exeter*† .....Fillmore	See Geneva.
▲Fairbury*† .....Jefferson	C. H. DENNEY.
Fairfield*† .....Clay	J. L. Epperson & Son.
Fairmont*† .....Fillmore	See Geneva.
Falls City*†..Richardson	J. R. WILHITE.
Farnam*† .....Dawson	See Elwood.
▲Filley*† .....Gage	See Crab Orchard.
Firth*† .....Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† .....Franklin	H. Whitmore.
▲Fremont*† .....Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*† .....Saline	J. Palmer.
▲Fullerton*† .....Nance	W. F. Critchfield.
▲Gandy* .....Logan	See North Platte.
▲Geneva*† .....Fillmore	FRANK W. SLOAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ▪Express Office. †Telegraph Station ¶State Capital

Town and County.	Name.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering*..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•†..... Buffalo	G. W. Cherrington.
Giltner*..... Hamilton	N. B. Payne.
Glenville*•†..... Clay	See Fairfield.
Gordon*•†..... Sheridan	S. H. Ladd.
Gothenburg*•†... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•†..... Hall	CHARLES G. RYAN.
▲Grant*•†..... Perkins	B. F. Hastings.
▲Greeley*..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•†..... Sarpy	See Papillion.
Guiderock*•†.... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belkelman.
Hallam•†..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg*† ..... Banner	W. R. Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•†..... Clay	L. G. Hurd.
▲Hastings*•†..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† .. Lancaster	See Lincoln.
▲Hayes Center*..... Hayes	A. G. Ready.
Hay Springs*•†.. Sheridan	J. E. Gilmore.
▲Hebron*•†..... Thayer	MARSHALL & CAPRON.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•†... Washington	See Blair.
Hickman*•† .... Lancaster	W. B. Morrison.
Hildreth*•†..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer*..... Dakota	See Dakota City.
Hooper*•†.... ▲.... Dodge	See Fremont.
Howe*•†..... Nemaha	See Auburn.
Howell*•†..... Colfax	See Leigh
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•†. Richardson	E. A. TUCKER.
Humphrey*•†..... Platte	R. P. Drake.
▲Hyannis*•†..... Grant	W. L. Matthews.
▲Imperial*•†..... Chase	S. S. Bishop.
Indianola*•† .. Red willow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•†..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•†..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•†..... Adams	S. L. Brass.
Kearney*•†..... Buffalo	WARREN PRATT
Kenesaw*•†..... Adams	S. H. Smith.
Kennard*•†.. Washington	See Blair.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Voter.
Lawrence*•† .... Nuckolls	See Nelson.
Lebanon*•† .. Red willow	See Indianola.
Leigh*•† ..... Colfax	W. H. Carleton.
▲Lexington*•†..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	See Beatrice.
¶▲Lincoln*•† ..... Lancaster	F. A. BOEHMER, 1011 O Street. Refers to Columbia and First National Banks.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia Nat. Bk.
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† .... Sherman	See Loup.
Lodgepole*•†.... Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† ..... Phelps	Thomas L. Doherty.
Louisville*•†..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*•†..... Burt	Fremont Everett.
▲Madison*•†..... Madison	WILLIS E. REED.
Madrid*•†..... Perkins	See Grant.
Malmo*•†..... Saunders	See Wahoo.
Marquette*•†... Hamilton	See Aurora.
Mason City*•..... Custer	See Ansley.
Maywood*•†..... Frontier	See Stockville.
▲McCook*•†.... Red willow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•†Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.

Town and County.	Name.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Miller*•† ..... Buffalo	O. F. Hamilton.
Milligan*•† ..... Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe*..... Platte	See Columbus.
Morseblluff*•†... Saunders	See Wahoo.
▲Mullen*•†..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•†..... Cass	See Plattsmouth.
▲Nebraska City*•† .... Otoe	JOHN C. WATSON.
Nehawka*•†..... Cass	See Weeping Water.
▲Neligh*•†..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle•†..... Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall,
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Mcholm.
Norfolk*•† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*•†..... Dodge	Ernest Kern.
▲North Platte*•†.. Lincoln	H. S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•†..... Antelope	M. B. Putney.
Oakland*•†..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•†..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•†..... Douglas	BALDRIDGE & DE BORD, First Nat'l Bank Bldg. Attorneys for U. S. National Bank.
" ..... "	BARLETT, DUNDEY & MARTIN, 512 N. Y. Life Building. Refer to First N. Bk. Chicago.
" ..... "	JOHN WILSON BATTIN, N. Y. Life Building. Refers to Merchants National Bank.
" ..... "	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	O'NEILL & GILBERT, U. S. Nat. Bank Bldg. References, U. S. and Union Nat. Banks.
▲O'Neill*•†..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† ..... Antelope	See O'Neill.
▲Ord*•†..... Valley	H. E. OLESON.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•†..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•†..... Dawson	See Lexington.
Oxford*•†..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•†.... Hitchcock	See Hayes Center.
Palmer*•†..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† ..... Lancaster	John T. Marshall.
▲Papillion*•†..... Sarpy	James Hassett.
▲Pawnee City*•†.. Pawnee	G. E. BECKER.
▲Pender*•†..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•†..... Boone	O. F. Plum.
Phillips*•†..... Hamilton	See Aurora.
▲Pierce*•†..... Pierce	Douglas Cones.
Pilger*•†..... Stanton	See Stanton.
Plainview*•†..... Pierce	J. A. WILLIAMS.
Platte Center*•†..... Platte	George N. Hopkins.
▲Plattsmouth*•†..... Cass	BYRON CLARK.
Pleasanton*•†..... Buffalo	See Kearney.
Plymouth*•†.... Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† ..... Saunders	See Wahoo.
Ragan*•†..... Harlan	See Alma.
Randolph*•†..... Cedar	G. W. Wiltale.
Ravenna*•†..... Buffalo	J. E. Mellett.
▲Red Cloud*•†..... Webster	E. W. OVERMAN.
Republican City*•†Harlan	N. J. Ludi.
Reynolds*•†..... Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Riverton*•† ..... Franklin	See Red Cloud.
Rogers*•†..... Colfax	See Schuyler.
Rulo*•† ..... Richardson	George D. Kirk.
Rushville*•†..... Sheridan	C. L. DAVIS.
Salem*•†..... Richardson	J. A. Sheffer.
Sargent*..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•†..... Colfax	C. J. PHELPS.
Scribner*•†..... Dodge	Henry M. Kidder.
▲Seward*•†..... Seward	J. J. THOMAS.
Shelby*•† ..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	C. W. Price & Co.
Shubert*•†.... Richardson	See Falls City.
▲Sidney*•†..... Cheyenne	LEROY MARTIN.
Silver Creek*•†... Merrick	See Central City.
Smithfields†..... Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*•† ..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*•† ..... Sarpy	See Papillion.
▲Springview* .... Keyapaha	C. E. Lear.
Stamford*•† .... Harlan	See Orleans.
▲Stanton*•† ..... Stanton	A. A. KEARNEY.
Staplehurst*•† .... Seward	See Seward.
St. Edward*•† ..... Boone	J. E. Wilson.
▲St. Paul*•† ..... Howard	B. D. HAYWARD.
Steinauer*•† ..... Pawnee	See Pawnee City.
Stella*•† ..... Richardson	See Falls City.
Sterling*•† ..... Johnson	E. R. Hitchcock.
▲Stockville* ..... Frontier	L. H. Cheney.
Strang*•† ..... Fillmore	G. D. Mathewson.
Stratton*•† .... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•† ..... Holt	J. A. Rice.
Sumner*•† ..... Dawson	See Lexington.
Superior*•† ..... Nuckolls	C. E. Adams.
Surprise*•† ..... Butler	See David City.
Sutherland*•† .... Lincoln	See North Platte
Sutton*•† ..... Clay	E. E. Hairgrove.
Swanton*•† ..... Saline	See Wilber.
Syracuse*•† ..... Otoe	J. W. EATON.
Tablerock*•† ..... Pawnee	See Pawnee City.
Talmage*•† ..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† .... Johnson	S. P. DAVIDSON.
▲Tekamah*•† ..... Burt	A. N. Corbin, Jr.
Thayer*•† ..... York	See York.
▲Thedford*•† ..... Thomas	John H. Evans.
Tilden*•† ..... Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† .... Hitchcock	W. O. Robinson.
▲Tryon ..... McPherson	See North Platte.
Ulysses*•† ..... Butler	C. M. Skiles.
Unadilla*•† ..... Otoe	See Syracuse.
Union*•† ..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•† ..... Franklin	See Holdrege.
Utica*•† ..... Seward	H. M. Coleman.
▲Valentine*•† ..... Cherry	F. M. Walcott.
Valley*•† ..... Douglas	See Omaha.
Valparaiso*•† .. Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*•† .... Richardson	See Falls City.
Vesta*•† ..... Johnson	See Tecumseh.
Waco*•† ..... York	See York.
▲Wahoo*•† ..... Saunders	M. NEWMAN.
Wakefield*•† ..... Dixon	J. H. Brown.
Wallace*•† ..... Lincoln	See Grant.
Wauneta*•† ..... Chase	See Imperial.
Wausa*•† ..... Knox	H. M. McLeod.
Waverly*•† ..... Lancaster	See Lincoln.
▲Wayne*•† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*•† ... Cass	A. L. Timblin.
Western*•† ..... Saline	See Wilber.
Weston*•† ..... Saunders	See Wahoo.
▲West Point*•† .... Cuming	T. M. MOODIE.
▲Wilber*•† ..... Saline	J. H. Grimm.
Wilcox*•† ..... Kearney	E. C. Dailey.
Wilsonville*•† ..... Furnas	See Beaver City.
Winside*•† ..... Wayne	H. R. Simons.
Wisner*•† ..... Cuming	Oliver Oleson.
Woodlake*•† ..... Cherry	See Valentine.
Wood River*•† ..... Hall	O. M. Quackenbush.
Wymore*•† ..... Gage	A. D. McCandless.
▲York*•† ..... York	BATES & KIRKPATRICK.
Yutan*•† ..... Saunders	See Wahoo.

NEVADA.

▲Austin*•† ..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*•† .. Esmeralda	See Hawthorne.
¶▲Carson City*•† .. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•† ..... Lyon	John Lothrop.
▲Elko*•† ..... Elko	E. S. Farrington.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*•† ..... Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•† ..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Pioche*•† ..... Lincoln	George S. Sawyer.
▲Reno*•† ..... Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater ..... Churchill	T. H. Kent.
▲Virginia City*•† .... Storey	W. E. F. DEAL.
Wadsworth*•† .... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•† ..... Belknap	See Laconia.
Andover*•† .... Merrimack	Barron Shirley.
Ashland*•† ..... Grafton	James L. Wilson.

Town and County.	Name.
Berlin*•† ..... Coos	CHAMBERLIN & RICH.
Bristol*•† ..... Grafton	Dearborn & Chase.
Canaan*•† ..... Grafton	Geo. W. Murray.
Charlestown*•† .. Sullivan	See Claremont.
Claremont*•† ..... Sullivan	COLBY & SON.
▲Colebrook*•† ..... Coos	T. F. Johnson.
¶▲Concord*•† .. Merrimack	MATTHEWS & SAWYER.
Conway*•† ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•† ..... Strafford	ERNEST B. FOLSOM.
East Jaffrey*•† .. Cheshire	See Peterboro.
Epping*•† .... Rockingham	W. H. Drury.
▲Exeter*•† ..... Rockingham	EASTMAN & HOLLIS.
Farmington*•† .. Strafford	Samuel S. Parker.
Fitzwilliam*•† .... Cheshire	Amos J. Blake.
Francestown*•† .. Hillsboro	See Peterboro.
Franklin*•† ... Merrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	Edward G. Leach.
Freedom*•† ..... Carroll	See Conway.
Goffstown*•† ... Hillsboro	Samuel Upton.
Gorham*•† ..... Coos	A. R. Evans.
Great Falls† ..... Strafford	See Somersworth.
Greenville*•† ... Hillsboro	Herbert J. Taft.
Hanover*•† ..... Grafton	George H. Hitchcock.
▲Haverhill*•† ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•† ..... Cheshire	E. J. Temple.
▲Keene*•† ..... Cheshire	JOHN E. ALLEN.
▲Laconia*•† ..... Belknap	STONE & SHANNON.
Lakeport*•† ..... Belknap	Hibbard & Hibbard.
▲Lancaster*•† ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•† ..... Grafton	George F. Morris.
Littleton*•† ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•† .. Hillsboro	CYRUS H. LITTLE.
Meridith*•† ..... Belknap	Bertram & Blaisdell.
Milford*•† ..... Hillsboro	E. I. Kendall.
▲Nashua*•† ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•† ..... Sullivan	A. S. WAIT.
North Conway*•† Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•† ..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•† ... Hillsboro	J. F. Brennan.
Pittsfield*•† ... Merrimack	E. A. Lane.
▲Plymouth*•† ..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† .... Strafford	LESLIE P. SNOW.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•† ... Merrimack	Almon F. Burbank.
Tilton*•† ..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•† ..... Carroll	Arthur L. Foote.
Walpole*•† ..... Cheshire	J. G. Bellows.
Whitefield*•† ..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•† ..... Carroll	SEWELL W. ABBOTT.
Woodsville*•† .... Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•† ..... Salem	See Salem.
Arlington*•† ..... Hudson	See Jersey City.
Asbury Park*•† Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•† ..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•† ..... Essex	Skinner & Ten Eyck.
Belmar*•† ..... Monmouth	See Asbury Park.
▲Belvidere*•† ..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†. Hudson	See Bayonne.
Beverly*•† .... Burlington	See Burlington.
Bloomfield*•† ..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•† Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•† ..... Morris	See Paterson.
Caldwell*•† ..... Essex	See Montclair.
▲Camden*•† ..... Camden	HENRY I. BUDD, JR.
Cape May*•† ..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedarville*† Cumberland	B. T. Powell.
Chatham*†..... Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†..... Hunterdon	See Flemington.
Closter*† ..... Bergen	C. B. Harvey.
Collingswood*.. Camden	See Camden.
Cramer Hill*†..... Camden	See Camden.
Cranbury†..... Middlesex	A. S. Appelget.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†..... Morris	B. W. ELLICOTT.
East Orange*†..... Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*† Atlan.	A. Stephany.
▲Elizabeth*†..... Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†..... Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*† Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*● ..... Essex	See Newark.
▲Freehold*†..... Monmouth	FRANK P. McDERMOTT.
Frenchtown*† Hunterd'n	L. D. Hagaman.
Glassboro*† . Gloucester	See Woodbury.
Gloucester City*† Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*† ... Bergen	JAMES M. VAN VALEN.
Hackettstown*† . Warren	J. C. Allen.
Haddonfield*†..... Camden	Chas. R. Stevenson.
Hammonton*† ... Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†..... Mercer	R. M. J. SMITH.
Hoboken*†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*†..... Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*† . Middlesex	See New Brunswick.
▲Jersey City*†..... Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*†..... Monmouth	B. B. Ogden.
Lakewood*†..... Ocean	T. J. R. Brown.
Lambertville*† . Hunter'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	HENRY S. TERHUNE.
Madison*†..... Morris	C. A. Rathbun.
Manasquan*†. Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	See Long Branch.
▲May's Landing*† Atlantic	See Atlantic City.
Medford*† ... Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Millburn*†..... Essex	See Orange.
Millville*† . Cumberland	Martin W. Lane.
Montclair*†..... Essex	EDWIN B. GOODELL.
Moorestown*† Burlingt'n	S. K. Robbins.
▲Morristown*† ..... Morris	GUY MINTON.
▲Mount Holly*† Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
" ..... "	JOHN R. HARDIN. Refers to National State Bank.
▲New Brunsw'k*† . Mid'sx	HOWARD A. REYNOLDS.
New Durham*† .. Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*† . Cape May	A. A. Howell.
Ocean Grove*† Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*†..... Warren	See Belvidere.
Palmyra*† .... Burlington	See Burlington.
Passaic*†..... Passaic	JOSEPH M. GARDNER.
▲Paterson*† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*† . Gloucester	See Woodbury.
Pemberton*† . Burlington	See Mt. Holly.
Penn Grove*†..... Salem	See Salem.
Pennington*†..... Mercer	T. D. Durling.
Perth Amboy*† Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	SMITH & BRADY.
Plainfield*†..... Union	CHARLES A. REED.
Pleasantville*† . Atlantic	See Atlantic City.
Point Pleasant*† . Ocean	Thomas Curtis.
Princeton*†..... Mercer	FERGUS A. DENNIS.
Rahway*†..... Union	LESLIE LUPTON.
Raritan*† ..... Somerset	See Somerville.
Redbank*†... Monmouth	EDMUND WILSON.
Ridgewood*†..... Bergen	Cornelius Doremus.

Town and County.	Name.
Riverside*† .. Burlington	See Burlington.
Rockaway*†..... Morris	John F. Stickle.
Rutherford*† .... Bergen	ADDISON ELY.
▲Salem*†..... Salem	JONATHAN W. ACTON.
Seabright*† .. Monmouth	See Atlantic Highlands.
Sea Isle City*† . Cape May	Thos. W. Sudlum.
▲Somerville*† ... Somerset	JAMES J. BERGEN.
South Amboy*† Middlesex	See Perth Amboy.
South Orange*† ... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*†..... Union	LEROY A. GIBBY.
Swedesboro*† Gloucester	Edgar Shivers.
▲Toms River*†..... Ocean	J. W. Carmichael.
Town of Union† .. Hudson	See Hoboken.
¶▲Trenton*†..... Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Companies in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*†..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†.. Cumberland	HENRY E. ALVORD.
Washington*†... Warren	OSCAR JEFFERY.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†..... Union	See Elizabeth.
West Hoboken*† Hudson	A. A. Rich.
West New York .. Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*●..... Otero	William A. Hawkins.
▲Albuquerque*† Bernalillo	E. L. MEDLER.
▲Aztec*..... San Juan	Robert C. Prewitt.
▲Carlsbad*†..... Eddy	FREEMAN & CAMERON.
▲Clayton*†..... Union	O. T. Toombs.
Deming*†..... Grant	S. M. Ashenfelter.
East Las Vegas*† . San Mig'l	A. A. Jones.
Eddy..... Eddy	See Carlsbad.
Gallup*†..... Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲Las Cruces*†. Donna Ana	BONHAM & LLEWELLYN.
▲Las Vegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*†..... Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Socorro.
▲Mora*..... Mora	See Las Vegas.
▲Puertode Luno*Guadalo'p	See Las Vegas.
Raton*†..... Colfax	CHARLES SPRINGER.
▲Roswell*†..... Chaves	Alexander J. Nisbet.
San Marcial*†.... Socorro	See Socorro.
¶▲Santa Fe*†... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†..... Grant	BARNES & APPEL.
▲Socorro*†..... Socorro	W. H. WINTER.
Springer*†..... Colfax	H. Seaberg.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla. Rio Ar'ba	See Santa Fe.
Whiteoaks*.. ..... Lincoln	Watson & Lund.

NEW YORK.

Adams*†..... Jefferson	A. F. & T. F. Saunders.
Addison*†..... Steuben	DELMAR M. DARRIN.
Afton*†..... Chenango	George A. Haven.
Akron*†..... Erie	Paxon & Paxon.
¶▲Albany*†..... Albany	WILLIAM LANSING. General Corporation and Mercantile Law Practice.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Attorneys for National Commercial Bank.
" ..... "	TRACEY & COOPER, 25 N. Pearl St. Attorneys for Nat. Exch. Bk. and Albany Savings Bk.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*..... Allegany	See Hornellsville.
Allegany*† .. Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*†..... Suffolk	S. P. Hildreth.
Amsterdam*†.... Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*† ..... Allegany	CLAYTON L. EARLEY.
Angelica*† ..... Allegany	D. D. Dickinson.
Antwerp*● .... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle*..... Washington	John B. Conway.
Attica*† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*†..... Cayuga	AMASA J. PARKER.
Aurora*†..... Cayuga	John A. Hudson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Avoca*†.....Steuben	E. W. Bozard.
Avon*†.....Livingston	Wm. Carter.
Babylon*†.....Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† .....Genesee	SAFFORD E. NORTH.
▲Bath*†.....Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*†.....Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*†..Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*†.....Oneida	B. A. Capron.
Brewster*†.....Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*†.... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	Bergen & Dykman.
▲Buffalo*† .....Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to Marine Bank and Peoples Bank
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*†..Livingston	D. C. Hebbard.
Cambridge*†Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P. H. FITZGERALD.
Campbell*†.....Steuben	See Corning.
Canajoharie*†..Montg'y	H. L. Huston.
▲Canandaigua*†..Ontario	HOMER J. REED.
Canaseraga*†..Allegany	D. H. Holliday.
Canastota*†.... Madison	A. O. Briggs.
Candor*†..... Tioga	J. T. GRIDLEY.
Canisteo*†..... Steuben	Eli Soule.
▲Canton*†..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*†.....Putnam	George E. Anderson.
Carthage*†.....Jefferson	FRANK T. EVANS.
Castile*†.....Wyoming	E. B. Windsor.
Castleton*†...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	CLARENCE E. BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† .....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*†..Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherrycr'k*†.Chaut'qua	E. M. Curtis.
Cherry Valley*†.Otsego	S. W. Barnum.
Chester*† .....Orange	J. E. Mellick.
Chittenango*† ....Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.
Cincinnatus*e...Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†....Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J Depew.
Cohoes*† .....Albany	HENRY A. STRONG.
Cold Spring*†....Putnam	W. H. Haldane.
Collegepoint*†....Queens	Wm. Sutter.
▲Cooperstown*†...Otsego	Charles T. Brewer.
Corning*† .....Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*†.Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† ....Essex	See Port Henry.
Cuba*† .....Allegany	J. C. Leggett.
Danaville*† ..Livingston	B. G. FOSS.
Dayton*† ....Cattaraugus	N. M. Allen.
▲Delhi*† .....Delaware	Wagner & Fisher.
Depew*†.....Erie	See Lancaster.
Deposit*†.....Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry*†Westch'r	Townsend & McClelland.
Dolgeville*†...Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† .....Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	THOMAS J. CUMMINGS.
Earlville *†....Chenango	S. B. Cloyes.
East Aurora *†.....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*†Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†.....Chemung	HERENDEEN & MANDEVILLE, Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*†.....Monroe	See Rochester.
Farmer*† .....Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
FishkillonHds'n*†Dutc's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*†....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†..Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shultz.
Frankfort*†....Herkimer	H. H. INGHAM.
Franklin*†.....Delaware	L. F. Raymond.
Franklinville*†Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ....Allegany	A. L. Elliott.
Fulton*† .....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†..Wyoming	See Warsaw.
▲Genesco*† ....Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	NICHOLAS & BOTKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† .....Nassau	E. T. Payne.
Glens Falls*† .....Warren	A. J. CHERITREE.
Gloversville*† .....Fulton	JAMES EGELSTON.
▲Goshen*†.....Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*†.....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*†.....Tompkins	H. S. Hopkins.
Hamburg*†.....Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*†.....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana.....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*e .....Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	GEORGE H. BUNCE.
Hermitage* ....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	See East Aurora.
Holland Patent*†Oneida	W. J. Williams.
Holley*†.....Orleans	H. O. Jones.
Homer*†.....Cortland	E. L. Stone.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*†Rensse'r	GEO. E. GREENE.
Hornellsville*†..Steuben	BEARD & ALLEN.
Horseheads*†...Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	COLLIER & BROWNING.
Hume* .....Allegany	E. E. & G. W. Harding.
Huntington*† ....Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	JAMES CONKLING.
▲Ithaca*†.....Tompkins	G. B. DAVIS.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Rensselville*† .....Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	EVERETT FOWLER.
LakeGeo.Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*†Hamilton	See Northville.
Lancaster*† .....Erie	H. B. Van Peyma.
Lansingburg*†..Rensael'r	H. N. GREENE.
Leroy*† .....Genesee	W. H. Smith.
Liberty*†.....Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	THOMAS F. WARD.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*†.....Livingston	Charles Ward.
Locke*†.....Cayuga	See Moravia.
▲Lockport*† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*†Qu'ns	MANLEY & WADLEY.
▲Lowville*†.....Lewis	Fred. C. Schraub.
▲Lyons*†.....Wayne	HAMN & KNAPP.
Madrid*e....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. e Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena†...St. Lawrence	H. B. Chase.
Matteawan*†.. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*•.....Otsego	J. V. Guernsey.
Millbrook*†.... Dutchess	See Poughkeepsie.
Millerton*†..... Dutchess	Collins Sheldon.
Mineola*†.....Nassau	See Jamaica.
Mohawk*†..... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania†.. New York	See New York City.
▲Morrisville*†.. Madison	H. B. Coman.
Mt. Kisco*†. Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†.. Westc'ter	FRANK A. BENNETT.
Naples*†..... Ontario	Lincoln & Lincoln.
Newark*†..... Wayne	JOSEPH GILBERT.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*†.....Ulster	J. N. Vanderlyn.
Newport*†..... Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYZALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 49 Wall. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
▲New York City*† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	CHARLES R. DELMAGE.
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*†..Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† ....Chenango	GEO. W. RAY.
Norwood*•†. St. Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†..... Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	FRED L. EATON.
Oneida*•† .....Madison	JOSEPH BEAL.
Oneonta*•† .....Otsego	George M. Bristol.
▲Oswego*•†.....Oswego	COON & BENTLEY.
▲Ovid*•† .....Seneca	Benjamin Franklin.
▲Owego*•† .....Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	Herbert L. Fordham.
Painted Post*•†...Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill*•† Westchester	CLIFFORD COUCH.
▲Penn Yan*•†.....Yates	JOHN T. KNOX.
Perry*•†.....Wyoming	Morris A. Lovejoy.
Phelps*•†.....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno
▲Plattsburg*•† .....Clinton	JOHN B. RILEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ....Orange	C. E. CUDDEBACK.
Potsdam*•†. St. Lawrence	A. X. PARKER.
▲Poughkeepsie*•†Dutchess	BENJ. M. FOWLER.
Prattsburg*• ....Steuben	James Flaherty.
Pulaski*•† .....Oswego	S. C. HUNTINGTON.
Randolph*•†. Cattaraugus	Crowley & Terry.
Redcreek*•†.....Wayne	C. O. Peterson.
Red Hook*•†....Dutchess	J. W. Elseffer.
Rensselaer•...Rensselaer	See Troy.
Rhinebeck*•†....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*†...Richmond	See New York City.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† ....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†.....Oneida	McMAHON, MASON & LARKIN
Rondout*•† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† .....Suffolk	George C. Raynor.
Salamanca*•†Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandycreek*• ....Oswego	U. Bartlett.
Sandyhill*•†.....Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	EGBERT WHITAKER.
Sayville*•† .....Suffolk	See Patchogue.
▲Schenectady*•† Sc'n't'dy	F. EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†. Saratoga	W. E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†.....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† .....Ontario	W. C. Ellis.
Sidney*•† .....Delaware	WILLIAM THORP.
Silver Creek*•†. Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sodus*† ..... Wayne	B. C. Reede.
Southampton*† .. Suffolk	Henry H. Chatfield.
Southold*† ..... Suffolk	Albert C. Case.
Spencer*† ..... Tioga	C. O. Seaburg.
Springville*† ..... Erie	E. A. Scott.
Stamford*† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*† N'g'a	See Niagara Falls.
▲Syracuse*† .... Onondaga	WILSON, COBB & RYAN. Attorneys for Third National Bk.
Tarrytown*† Westchest'r	H. C. GRIFFIN.
Theresa*† .... Jefferson	C. A. Van Allen.
Ticonderoga*† ..... Essex	See Port Henry
Tonawanda*† ..... Erie	Harrington & Premus.
▲Troy*† ..... Rensselaer	WILLIAM H. HOLLISTER, JR., Attorney for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*† ..... Otsego	See Oneonta.
Union Springs*† . Cayuga	Arthur M. Seekel.
▲Utica*† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	LEWIS WATKINS & TITUS, Attorneys for New York Central R. R. Co.
Vernon*† ..... Oneida	S. S. Judson.
Victor*† ..... Ontario	Ellis A. Griffith.
Walden*† ..... Orange	A. S. Embler.
Walton*† ..... Delaware	Fancher & White.
Wappinger's F'lls*† Duc's	George Wood.
Warrensburg*† .. Warren	L. E. REOUX.
▲Warsaw*† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*† .... Saratoga	P. A. Martin.
▲Waterloo*† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*† .. Jefferson	HARVEY W. STEELE.
Waterville*† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*† ..... Tioga	F. E. HAWKES.
Wayland*† ..... Steuben	Clark & Pratt.
Weedsport*† ..... Cayuga	A. W. Shurtleff.
Wellsville*† .... Allegany	CHURCH & CHURCH.
Westchester*† W'chester	See New Rochelle.
Westfield*† . Chautauqua	H. C. Kingsbury.
W. New Brighton*† . R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*† H'kimer	M. M. Crandall.
Whitehall*† . Washington	A. D. BARTHOLOMEW.
▲White Plains*† W'chester	ROBERT E. FARLEY.
Williamson*† ..... Wayne	Jacob Brower.
Wolcott*† ..... Wayne	E. H. Kellogg.
Woodhaven*† .... Queens	Wm. F. Wykoff.
Worcester*† ..... Otsego	Holmes & Waterman.
Yonkers*† .. Westchester	ARCHIBALD & RIGBY.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Asboro*† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*† .... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*† ..... Swain	Bryson & Black.
▲Burgaw*† ..... Pender	R. G. Grady.
Burlington*† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*† ..... Moore	F. W. J. ADAMS.
Chapel Hill*† ..... Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*† ..... Johnston	See Raleigh.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*† ..... Harnett	J. C. Clifford.
▲Durham*† ..... Durham	BOONE & BRYANT.
▲Edenton*† ..... Chowan	Fruden & Fruden.
▲Elizabeth City*† . Pasqu'k	E. F. LAMB.
▲Elizabethtown*† .. Bladen	R. S. White.
Elm City*† ..... Wilson	See Wilson.
Enfield*† ..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*† ..... Gaston	GEORGE W. WILSON.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*† ..... Wayne	ALLEN & DORTCH.
▲Graham*† ..... Alamance	E. S. Parker.
▲Greensboro*† .. Guilford	A. M. SCALES.
▲Greenville*† ..... Pitt	Jarvis & Blow.
▲Halifax*† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*† ..... Vance	T. T. HICKS.
▲Henders'nville*† Hend'n	W. A. Smith.
▲Hertford*† .. Perquimans	See Edenton.
Hickory*† ..... Catawba	Thomas M. Hufham.
High Point*† .. Guilford	E. D. STEELE.
▲Hillsboro*† ..... Orange	John W. Graham.
▲Jackson* ... Northampton	R. B. Peebles.
▲Jacksonville*† ... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*† Clev'd	See Gastonia.
▲Kinston*† ..... Lenoir	W. D. POLLOCK.
La Grange*† ..... Lenoir	H. B. Parker.
Laurinburg*† . Richmond	Maxcy L. John.
Leaksville*† Rockingham	See Reidsville.
▲Lenoir*† ..... Caldwell	Edmund Jones.
▲Lexington*† ... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*† ... Lincoln	A. L. Quickel.
Littleton*† ..... Halifax	S. G. Daniel.
▲Louisburg*† .... Franklin	T. W. Beckett.
▲Lumberton*† ... Robeson	McLean & McLean.
Madison*† . Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*† ..... McDowell	E. J. Justin.
▲Marshall*† ..... Madison	J. A. Hendrick.
Milton*† ..... Caswell	L. M. Warlick.
▲Mocksville*† ..... Davie	E. L. Gaither.
▲Monroe*† ..... Union	R. R. Redwine.
▲Morganton*† ..... Burke	Avery & Ervin.
Mountairy*† ..... Surry	Carter & Lewellyn.
▲Murphy*† ..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*† ..... Craven	O. H. GUION.
▲Newton*† ..... Catawba	W. B. Gaither.
No. Wilkesboro*† . Wilkes	See Wilkesboro.
▲Oxford*† ..... Granville	HICKS & MINOR.
Pilotmountain*† ... Surry	Holcomb & McGuffin.
▲Pittsboro*† ..... Chatham	H. A. London.
▲Plymouth*† . Washington	H. S. Ward.
¶▲Raleigh*† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville* Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*† Richmond	A. S. DOCKLY.
Rocky Mount*† Edg'mbe	WOODARD & THORP.
▲Roxboro*† ..... Person	J. S. MERRITT.
▲Rutherfordton*† Ruth'fd	S. Gallert.
Salem*† ..... Forsyth	See Winston-Salem
▲Salisbury*† ..... Rowan	L. H. CLEMENT.
Sanford*† ..... Moore	A. L. McNeill.
Scotland Neck*† . Halifax	Claud Kitchen.
▲Shelby*† ..... Cleveland	Webb & Webb.
▲Smithfield*† ... Johnston	E. W. Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*† . Moore	J. McN. Johnson.
▲Southport*† ... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*† ..... Nash	See Nashville.
▲Statesville*† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*† ... Edgecombe	G. M. T. Fountain.
▲Taylorsville*† Alexander	A. C. McIntosh.
Thomasville*† . Davidson	See Lexington.
▲Trenton*† ..... Jones	See Jacksonville.
▲Troy*† ..... Montgomery	See Ashboro.
▲Wadesboro*† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*† .. Beaufort	JOHN H. SMALL.
Waxhaw*† ..... Union	R. L. Stevens.
▲Waynesville*† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*† .. Columbus	Wishart & Frazier.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston
Winston-Salem*†Forsyth	SWINK & SWINK.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells*† .. .. Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock* ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† .. Richland	See Wahpeton.
Church's Ferry*†Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† .. Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*† ..... Stark	CAMPBELL & FIELD.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† . Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE
Gilby*† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank
Grandin*† ..... Cass	See Fargo.
Hamilton*† .... Pembina	See St Thomas.
Hankinson*† ... Richland	J. B Taylor.
Hannah*† ..... Cavalier	C. R. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B Sharpe.
▲Lakota*† ..... Nelson	F A. KELLEY.
▲Lamoure*† .... Lamoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	GEORGE M. PRICE.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† ... Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	C. J. MADDUX.
New Salem* ..... Morton	See Mandan.
Northwood*†Grand F'ks	M. G. MEYER.
Oakes*† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'ks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*† .... Richland	G. T PROPPER.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ... Williams	R H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bishop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M A. WEKIT.
▲Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Ruhley.
Arlington*† .... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† .... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† .... Logan	See Bellefontaine.
▲Bellefontaine*† .. Logan	A JAY MILLER.
Bellevue*† .... Sandusky	J. B Miller.
Bellville* ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz* ..... Jefferson	John J. Watson.
Berlin Heights*† . Erie	F. E Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*† .... Clinton	P SAVAGE.
Bloomdale*† ..... Wood	E. D Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C S Perkins.
▲Bowling Green*† . Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermilliion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† .. Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
Brookville*†Montg'm'ry	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W Jacques.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Butler*•† ..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•† ..... Noble	W. C. Okey.
Caledonia*•† ..... Marion	See Marion.
▲Cambridge*•† .. Guernsey	J. H. MACKEY.
Camden*•† ..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•† ..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'n	W. H. Lane.
Canfield*•† ..... Mahoning	See Youngstown.
▲Canton*•† ..... Stark	JOHN H. SPONSELLER.
Cardington*•† .... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•† ..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•† .Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*•† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST, CASSATT & McDOUGALL, 1st National Bank Bldg. Reference: Third National Bk.
" ..... "	ERNST & STEINBERG, Union Trust Building. References: Equitable National Bank, and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*•† .. Pickaway	JOHN SCHLEYER.
Clarksville*•† ..... Clinton	See Wilmington.
" ..... "	BENTLEY & LITZLER, 1426-1429 Williamson Building. Attorneys East Cleveland Savings & Loan Co.
▲Cleveland*•† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for Bank of Commerce, National Association, the Savings & Trust Co., and Commercial National Bank.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.

Town and County.	Name.
Clyde*•† ..... Sandusky	FINCH & DEWEY.
College Corner*•† . Butler	John R. Mitchell.
Collinwood*•† . Cuyahoga	F. B. Garrett.
Columbiana*•† . Col'biana	Ezra B. Bye.
¶▲Columbus*•† ... Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. E. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*•† Put'm	Guy B. Killen.
Conneaut*•† ... Ashtabula	M. R. Smith.
Continental*•† ... Putnam	J. C. Madden.
Convoy*•† ..... Van Wert	See Van Wert.
Corning*•† ..... Perry	T. M. Potter.
Cortland*•† ..... Trumbull	John J. Sullivan.
▲Coshocton*•† .. Coshocton	POMERENE & POMERENE.
Covington*•† ..... Miami	W. H. Nill.
Crestline*•† ..... Crawford	R. W. MILLER.
Creston*•† ..... Wayne	Price Russell.
Croton*•† ..... Licking	See Centerburg.
Cumberland*•† . Guernsey	Joseph Purkey.
Cuyahoga Falls*•† Summit	ORLANDO WILCOX.
Cygnet*•† ..... Wood	See Bowling Green.
Danville*•† ..... Knox	Clinton M. Rice.
▲Dayton*•† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*•† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*•† ..... Logan	Huston & Curl.
▲Delaware*•† ..... Delaware	W. A. HALL.
Delphos*•† ..... Allen	B. J. BROTHERTON.
Delta*•† ..... Fulton	M. B. Cottrell.
Dennison*•† .. Tuscarawas	A. W. Elson.
Deshler*•† ..... Henry	D. D. Donovan.
Doylestown*•† ..... Wayne	James B. Meech.
Dresden*•† .. Muskingum	S. B. Darnen.
Dunkirk*•† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty*•† ..... Logan	See De Graff.
East Liverpool*•† . Col'bia	WILLIAM H. VODREY.
East Palestine*•† . Col'bia	John H. Logan.
▲Eaton*•† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*•† ..... Williams	See Bryan.
Edon*•† ..... Williams	See Montpelier.
Eldorado*•† ..... Preble	See Waverly.
Elmore*•† ..... Ottawa	George W. Keightley.
▲Elyria*•† ..... Lorain	E. G. JOHNSON.
Euclid*•† ..... Cuyahoga	See Cleveland.
Fayette*•† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*•† ..... Hancock	M. C. SHAFER.
Flushing*•† ..... Belmont	A. M. Brown.
Forest*•† ..... Hardin	Russell Price.
Fort Recovery*•† . Mercer	John Hunter.
Fostoria*•† ..... Seneca	C. L. GUERNSEY.
Frankfort*•† ..... Ross	See Chillicothe.
Franklin*•† ..... Warren	P. H. Rue.
Fredericktown*•† .. Knox	See Mount Vernon.
Freeport*•† ..... Harrison	B. W. Rowland.
▲Fremont*•† ..... Sandusky	JAMES H. FOWLER.
Galion*•† ..... Crawford	R. W. Johnston.
▲Gallipolis*•† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*•† ..... Knox	See Mount Vernon.
Garrettsville*•† .. Portage	R. S. Webb.
Geneva*•† ..... Ashtabula	R. C. Ewing.
▲Georgetown*•† ... Brown	JOHN P. BIEHN.
Germantown*•† . M'tg'ery	L. S. Culkmore.
Gibsonburg*•† . Sandusky	J. L. Hart.
Girard*•† ..... Trumbull	R. W. Deemer.
Glenville*•† ..... Cuyahoga	See Cleveland.
Glouster*•† ..... Athens	A. A. Amos & Bro.
Grafton*•† ..... Lorain	See Elyria.
Granville*•† ..... Licking	E. J. Dorsey.
Greenfield*•† .... Highland	DICKEY & HEISKELL.
Greenspring*•† .... Seneca	C. S. Burton.
▲Greenville*•† ..... Darke	ANDERSON & BOWMAN.
Greenwich*•† ..... Huron	T. K. Strimple.
Groverhill*•† ... Paulding	R. W Pickering.
▲Hamilton*•† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*•† ..... Wyandot	See Upper Sandusky.
Harrison*•† ... Hamilton	JAMES A. GRAFT.
Harveysburg*•† ... Warren	See Lebanon.
Hicksville*•† ..... Defiance	L. E. Griffin.
Highland*•† ..... Highland	See Leesburg.
▲Hillsboro*•† .... Highland	GRANVILLE BARRERE.
Holgate*•† ..... Henry	E. F. Thompson.
Hubbard*•† ..... Trumbull	Milton B. Leslie.
Hudson*•† ..... Summit	H. B. Foster.
Huron*•† ..... Erie	C. M. Ray.
▲Ironton*•† ..... Lawrence	COEN & THOMPSON
▲Jackson*•† ..... Jackson	E. C. POWELL.
Jackson Center*•† Shelby	H. W. Robinson.
Jamestown*•† ..... Greene	W. A. Paxson.
▲Jefferson*•† .... Ashtabula	BABCOCK & TAYLOR.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Jeffersonville*† Fayette	E. L. Bush.
Jewett*† Harrison	See Cadiz.
Johnstown*† Licking	G. W. Lewis.
Kalida* Putnam	See Columbus Grove.
Kent*† Portage	M. G. McCASLIN.
▲Kenton*† Hardin	ELMER G. DERR.
Kingston*† Ross	See Chillicothe.
Kinsman*† Trumbull	J. W. Roberts.
Lagrange*† Lorain	See Wellington.
▲Lancaster*† Fairfield	G. E. MARTIN.
Larue*† Marion	See Marion.
▲Lebanon*† Warren	W. F. ELTZROTH.
Leesburg*† Highland	George T. Hardy.
Leetonia*† Columbiana	C. D. Dickinson.
Leipsic*† Putnam	Jacob Werner.
Lewisburg*† Preble	See Eaton.
Lexington*† Richland	See Mansfield.
Liberty Center*† Henry	See Napoleon.
▲Lima*† Allen	CABLE & PARMENTER.
▲Lisbon*† Columbiana	J. R. MARTIN.
Lockland*† Hamilton	Thompson & Gorman.
Lodi*† Medina	See Creston.
▲Logan*† Hocking	Seth Weldy.
▲London*† Madison	Durflinger & Emery.
Lorain*† Lorain	FRANK COLEMAN.
Loramie* Shelby	See St. Mary.
Loudonville*† Ashland	W. J. Weirick.
Louisville*† Stark	W. S. Earseman.
Lynchburg*† Highland	E. M. Wiggins.
Madison*† Lake	M. B. Cook.
Magnolia*† Stark	See Canton.
Malta*† Morgan	Newell Corner.
Malvern*† Carroll	See Minerva.
Manchester*† Adams	WILLIAM ANDERSON.
▲Mansfield*† Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† Washington	NYE & FOLLETT.
▲Marion*† Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† Clinton	A. Harris.
▲Marysville*† Union	F. T. ARTHUR.
Mason*† Warren	See Lebanon.
Massillon*† Stark	R. W. McCAUGHEY.
Maumee*† Lucas	A. W. Eckert.
▲McArthur*† Vinton	J. M. McGillivray.
McClure*† Henry	See Napoleon.
McComb*† Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† Meigs	Ira Graham.
Middletown*† Butler	DONLEY & RHONEMUS.
Milan*† Erie	R. H. Williams.
Milford*† Clermont	S. A. West.
Milford Center*† Union	See Marysville.
▲Millersburg*† Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† Stark	G. G. B. Greenwood.
Minster*† Auglaize	See St. Marys.
Monroeville*† Huron	John P. Cornell.
Montpelier*† Williams	E. C. PECK.
Morrow*† Warren	T. C. Welch.
Moscow*● Clermont	See Felicity.
▲Mt. Gilead*† Morrow	L. K. Powell.
Mt. Pleasant*† Jefferson	See Steubenville.
Mt. Sterling*† Madison	Mitchel & Tanner.
▲Mt. Vernon*† Knox	WILLIAM M. KOONS.
Mt. Victory*† Hardin	See Kenton.
▲Napoleon*† Henry	CAHILL & DONOVAN.
Navarre*† Stark	See Canton.
Nelsonville*† Athens	Asher Buckley.
Nevada*† Wyandot	L. B. Reed.
▲Newark*† Licking	LOUIS CAMPBELL.
New Bremen*† Auglaize	See St. Mary.
New Carlisle*† Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† Perry	TUSSING & KELLY.
New London*† Huron	R. C. Powers.
New Madison*† Darke	Thomas Eubanks.
New Matamoras*† Wash.	Jasper Lisk.
New Paris*† Preble	See Eaton.
▲New Phil'd'lp'a*† Tus'as	NEELY & PATRICK.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*† Clinton	F. W. Kelly.
New Washin'n*† Craw'd	H. M. Cory.
Niles*† Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* Wood	S. P. HARRISON.
North Fairfield* Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† Huron	H. L. STEWART.
Oakharbor*† Ottawa	John Duff.
Oak Hill*† Jackson	J. E. Jones.
Oberlin*† Lorain	W. B. BEDORTKA.
Ohio City*† Van Wert	See Van Wert.
Orrville*† Wayne	T. W. Orr.
Orwell* Ashtabula	Babcock & Taylor.
Osborn*† Greene	R. H. Swadner.
Ostrander*† Delaware	See Delaware.
▲Ottawa*† Putnam	G. W. RISSER.
Oxford*† Butler	E. E. Williams.
▲Painesville*† Lake	W. A. BREED.
Pataskala*† Licking	See Newark.
▲Paulding*† Paulding	SNOOK & SAVAGE.
Payne*† Paulding	M. B. Everitt.
Peebles*† Adams	J. R. B. Kessler.
Pembervilla*† Wood	J. S. Hoyman.
Perrysburg*† Wood	T. E. Bowers.
Pioneer* Williams	See Montpelier.
Piqua*† Miami	G. A. BROOKS.
Plain City*† Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† Richland	F. D. Gunsoullus.
Poland* Mahoning	See Youngstown.
▲Pomeroy*† Meigs	O. L. BRADBURY
▲Port Clinton*† Ottawa	S. P. Alexander.
▲Portsmouth*† Scioto	NOAH J. DEVER.
Prairie Depot* Wood	FRANK GRAHAM.
Prospect*† Marion	See Marion.
Quaker City*† Guernsey	J. L. Douglas.
▲Ravenna*† Portage	J. H. NICHOLS.
Richwood*† Union	JOHN F. MILLAR.
Ripley*† Brown	W. D. YOUNG.
Rockford*† Mercer	A. G. Stewart.
Roseville*† Muskingum	Wm. Dunn.
Rushsylvania*† Logan	See West Mansfield.
Sabina*† Clinton	J. M. Morton.
Salem*† Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† Brown	See Georgetown.
Scio*† Harrison	Easton Randolph.
Seville*† Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† Richland	Skiles & Skiles.
Sherodsville*† Carroll	See Carrollton.
Sherwood*† Defiance	W. W. Huff.
Shiloh*† Richland	See Mansfield.
Shreve*† Wayne	L. D. Cornell.
▲Sidney*† Shelby	ANDREW J. HESS.
Smithfield* Jefferson	See Steubenville.
Somerset*† Perry	Owen Yost.
Somerton* Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
Spencer*† Medina	Frank Heath.
Spencerville*† Allen	J. M. Bailey.
▲Springfield*† Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● Greene	Marcus Shoup.
▲St. Clairsville*† Belmont	A. H. & W. MITCHELL.
▲Steubenville*† Jefferson	W. S. McCAUSLEN.
St. Mary*† Auglaize	D. F. Mooney.
St. Paris*† Champaign	C. E. Buroker.
Strasburg*† Tuscarawas	Philip G. Garver.
Stryker*† Williams	J. T. Heater.
Sunbury*† Delaware	C. C. Brooks.
Swanton*† Fulton	G. W. Humphrey.
Sycamore*† Wyandot	R. S. Gallaher.
Sylvania*† Lucas	W. E. CHAPPLE.
Thornville*† Perry	S. E. Moore.
Thurman* Gallia	See Gallipolis
▲Tiffin*† Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† Crawford	See Bucyrus.
▲Toledo*† Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" "	HARRIS&HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*† Jefferson	See Steubenville
▲Troy*† Miami	DAVY, CAMPBELL & ST. JOHN
Uhrichsville*† Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† Champaign	WAITE & DEATON.
Utica*† Licking	G. M. Sipe.
▲Van Wert*† Van Wert	BLACHLY & MATTHIAS.
Vermilion*† Erie	H. R. Williams.
Versailles*† Darke	A. Calderwood.
Wadsworth*† Medina	E. S. Pardee.
Wakeman*† Huron	See Norwalk.
Waldo*† Marion	See Marion.
▲Wapakoneta*† Auglaize	GOEKE & HOSKINS.
▲Warren*† Trumbull	A. F. MOORE.
▲Washington C.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† Fulton	Fuller & Handy.
▲Waverly*† Pike	John A. Eylor.
Waynesville*† Warren	J. G. Keys.
Wellington*† Lorain	G. L. BLINN.
Wellston*† Jackson	T. S. Hogan.
Wellsville*† Columbiana	F. L. WELLS.
West Alexandria*† Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†..... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†....Williams	G. C. Rings.
Wharton*•† .....Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Willshire*•† ....Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	FRANK B. MILLS.
Wilmot*† .....Stark	W. S. Putman.
Winchester*•†.....Adams	T. C. Downey.
▲Woodsfield*•†.....Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	M. L. SPOONER.
Worthington*•†.Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*•† .....Woods	T. J. WOMACK.
▲Arapaho*..... Custer	T. S. Hunt.
Augusta*..... Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*•†.....Kay	TETIRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*•†.Pottawato'le	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† .....Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
▲Hobart*•†..... Kiowa	J. A. HYNDMAN.
Jefferson*•†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•† .....Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	PATRICK S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† .....Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. M. Mathews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•†..... Kay	WILLIAM S. CLINE.
New Ponca..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*•†.... Canadian	J. F. Crow.
▲Oklahoma*•†... Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P NEAL.
▲Perry*•†..... Noble	S. H. HARRIS
Perkins*.....Payne	Charles A. Wallace.
Ponca*..... Kay	D. L. HUBBLER.
▲Pondcreek*•† ..... Grant	A. M. MACKEY.
Ripley.....Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga*..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'le	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*.....Blaine	E. L. HOTCHKISS.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	T. M. GRANT.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†.....Gilliam	S. A. D. Gurley.
Ashland*•†.....Jackson	H. L. McWILLIAMS.
▲Astoria*•†..... Clatsop	FULTON BROS.
Athena*•†..... Umatilla	RAYMOND LLOYD.
▲Baker City*•†.....Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•† ..... Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*•† .....Lane	L. L. STEVENS.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†.Klamath	H. F. Murdock.
Lagrande*•† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*•†..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†.....Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† ..... Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†....Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†.....Marion	CARSON & ADAMS.
Scio*•† .....Linn	See Lebanon.
Sheridan*•† .....Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*•†..... Columbia	J. A. Hall.
Sumpter*.....Baker	Charles E. Roblin.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†.....Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	L. J. DAVIS.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*•†..... .....Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†.....Lebanon	Geo. B. Ulrich.
Apollo*•† .....Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†.....Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•†..Northampton	H. Hagerman.
Beallsville*†. Washington	See Washington.
▲Beaver*•†..... Beaver	DAN H. STONE
Beaverfalls*•†..... Beaver	J. BLAINE McGOUN.
▲Bedford*•†.....Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† .....Allegheny	See Pittsburg.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•† .....Chester	See West Chester.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*†.....	See Reading.
Blairs Mills*..Huntingdon	See Orbisonia.
Blairsville*†.....Indiana	See Indiana.
▲Bloomsburg*†.Columbia	CLYDE CHAS. YETTER.
Blossburg*†.....Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart.
Bradford*†.....McKean	W. E. BURDICK.
Bristol*†.....Bucks	William & John C. Stuckert.
Brockwayville*†Jeffer'n	H. B. McCullough.
▲Brookville*†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*†...Fayette	L. H. SMITH.
Bryn Mawr*†.Montgo'ry	See Norristown.
Burgettstown*†. Wash'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†.Cra'd	See Meadville.
Canonsburg*†.. Wash'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale *†Lackawan	WILLIAM E. WATT.
▲Carlisle*†...Cumberland	WETZEL & HAMBLETON.
Carnegie*† ...Allegheny	O. R. Cooke.
Carrolltown*† ....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*†. ..Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*†Fran'in	J. M. McDOWELL.
Charleroi*† .Washington	WM. M. BOGGS.
Chester*† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*† .....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	THEO. L. WILSON.
Claysville*†.Washington	See Washington.
▲Clearfield*†.....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ..Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† ....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	H. M. NORTH.
Connesautville*†.Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†..Allegheny	HORACE J. THOMAS.
Corry*†.....Erie	DON. F. SMITH.
▲Coudersport*†.....Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†.....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*†.....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*†.....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*†.....Fayette	See Uniontown.
Duncannon*†.....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*†.....Adams	See Gettysburg.
East Brady*†.....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*†Mon'm	See Norristown.
▲Easton*†.. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*†.....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Wolf.
Elkland*†.....Tioga	F. D. Selph.
Elk Lick*†.....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*†.....Venango	A. E. Middleton.
Emporium*†...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*†.....Erie	A. ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*†.....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*†.....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*†.....Venango	BRYAN H. OSBORNE.
Freedom*†.....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†.....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	WM. & WM. ARCH McCLEAN.
Girard*†.....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*†Indiana	See Indiana.
Glen Rock*† .....York	See York.

Town and County.	Name.
Greencastle*†..Franklin	See Waynesboro.
▲Greensburg*†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*†.....Mercer	H. K. Daugherty.
Halifax*†.....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*†† .....York	C. J. DELONE.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Lansdale.
Hawley*†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*†....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*†..... Wayne	E. C. Mumford.
Honeybrook*†....Chester	Charles E. Griffith.
Houtzdale*†....Clearfield	Henry Boulton.
Hughesville*†.Lycoming	William E. Crawford.
Hunmelstown*†.Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*†..... Bedford	See Bedford.
▲Indiana*†..... .....Indiana	THOMAS SUTTON.
Irwin*†....Westmoreland	See Jeannette.
Jamestown*† ....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M't'gomery	Frank S. Gentry.
JerseyShore*†Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*†† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*†.....McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*†.....Clarion	See Clarion.
Knoxville*†.....Tioga	Henry A. Ashton.
Kutztown*†.....Berks	James H. Mart.
▲Lancaster*†.. Lancaster	W. W. HENSEL.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Mauchchunk.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*†.Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†....Crawford	See Meadville.
Littitz*†.....Lancaster	See Manheim.
Littlestown*† ....Adams	H. C Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*†.....Dauphin	See Millersburg.
Mahanoy City*†.Sc'ylkill	J. J. BROWN.
Mahonington*†.L'rn'ce	A. L. Hogen.
Malvern*† .....Chester	See West Chester.
Manheim*†....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*†.....Lancaster	D. B. Case.
Martinsburg*†.....Blair	S. B. Sysinger.
▲Mauchchunk*†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	GEO. O. CALDER,
McKees Rocks*†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*†.....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† .. Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*†.....Snyder	F. E. Bower.
Middletown*† ...Dauphin	A. E. BRANDT.
Mifflinburg*†.....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†.....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Millheim* .....Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. K. Vance.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*† ....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. S. Richter.
Mt.Pleasant*† Westm'l'd	B. F. SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*† ...Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nazareth*●.Northampton	Calvin T. Smith.
New Bethlehem*†.Clar'n	D. M. Geist.
▲New Bloomfield*†.Perry	J. W. Shull.
New Brighton*†.Beaver	Harry Calhoon.
▲New Castle*†..Lawrence	J. NORMAN MARTIN.
New Holland*†Lancast'r	A. W. Snader.
NewKensing'n*†W's'm'd	See Allegheny.
New Oxford*†....Adams	See Hanover.
Newport*†.....Perry	James M. Sharon.
Newtown*†.....Bucks	George A. Jenks.
Newville*†..Cumberland	H. W. McCrea.
NewWilming'n*●Law'nce	D. F. McCready.
Norristo'n*†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*†.....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*†.....Venango	ASH & SPEER.
Orbisonia*†.Huntingdon	J. M. Steese.
Orwigsburg*†.Schuylkill	See Schuylkill Haven.
Osceola*●.....Tioga	Charles Tubbs.
Osceola Mills*†Clearfield	See Houtzdale.
Oxford*†.....Chester	W. T. Fulton.
Palmyra*†.....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*†....Chester	A. T. Parke.
Parnassus*†Westmoreel'd	John M. Kennedy.
Patton*†.....Cambria	R. Somerville.
PenArgyl*†Northampt'n	N. D. Chase.
Pennsburg*†.Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*†.... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	PETER BOYD. 1011 Chestnut. Refers to Guaranty Trust & Safe Deposit Co.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Bldg. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*†.....Centre	George W. Zeigler.
Phœnixville*†....Chester	H. H. GILKYSON.
Pinegrove*†...Schuylkill	F. V. Filbert.
▲Pittsburg*†....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Pittsburg Nat. Bank of Commerce Building. Refer to Pittsburg National Bank of Commerce.
" ..... "	WATTERSON & REID, Fidelity Building. Attorneys for City Insurance Co.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	WISE & MINOR, 1423 Park Bldg. Refer to Allegheny Nat. Bank.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*†.....Luzerne	W. I. HIBBS.
Plymouth*†.....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*†.....Juniata	See Mifflintown.
Pottstown*†M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*†....Schuylkill	JAMES W. CARLIN.
Prospect*†.....Butler	See Butler.
Punxsutawney*†.Jef's'n	JACOB L. FISHER.
Quakertown*†.... Bucks	John V. Ommeron.
Quarryville*†..Lancaster	See Lancaster.
▲Reading*†.....Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*†..... York	See York.
Reedsville*†.....Mifflin	A. Reed Hayes.
Renovo*†..... Clinton	Brown & Rogers.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*†.....Beaver	ROBERT W. DARRAGH.
Royersford*†Montgomery	E. L. HALLMAN.
Saegerstown*†Crawford	See Meadville.
Saltsburg*†.....Indiana	See Indiana.
Sandylake*†.....Mercer	J. H. Robb.
Sayre*†.....Bradford	Stewart & Stephens.
Schuylkill Haven*†Sc'k'l	J. A. Moecker.
Schwenkville*†.Montg'y	See Norristown.
Scottdale*†Westmorel'd	William L. Ulery.
▲Scranton*†.Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Banks.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*†....Snyder	Charles Hower.
Sellersville*†.....Bucks	E. E. Althouse.
Sewickley*†...Allegheny	O. S. Richardson.
Shamokin*†.North'mb'd	SAMUEL HECKERT.
Sharon*†.....Mercer	A. W. WILLIAMS.
Sharpsburg*†.Allegheny	Thomas J. Ford.
Sharpsville*†.....Mercer	James A. Pierce.
Shenandoah*†..Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*†...Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*†Northampton	See Catasauqua.
Slatington*†..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*†....McKean	GARTON & RICHMOND.
▲Somerset*†.... Somerset	KOOSER & KOOSER.
Souderton*†Montgom'y	Henry M. Brownback.
S.Bethlehem*†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*†.Cra'fo'd	See Titusville.
Springboro*†..Crawford	See Conneautville.
Spring City*†....Chester	Charles S. Wagoner.
Steelton*†..... Dauphin	F. B. Wickersham.
Stewartstown*†.... York	W. B. Gemmill.
St. Mary's*†.....Elk	E. J. Wimmer.
St. Petersburg*†.Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*†...Monroe	STAPLES & ERDMAN.
Sugargrove*.....Warren	J. C. Hamilton.
▲Sunbury*†Northumb'l'd	I. CLINTON KLINE.
Susquehanna*†. Susq'h'a	JOHN D. MILLER.
Tamaqua*†....Schuylkill	H. B. GRAEFF.
Tarentum*†....Allegheny	Kennedy & Smith.
Tidioute*†.....Warren	See Warren.
▲Tionesta*†..... Forest	S. D. Irwin.
Titusville*†....Crawford	JULIUS BYLES.
▲Towanda*†.....Bradford	WILLIAM LITTLE.
Townville*.....Crawford	See Titusville.
Tremont*†....Schuylkill	R. S. BASHORE.
Troy*†..... Bradford	Ray Austin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek*†.Allegheny	Homer L. Castle.
Tyrone*†..... Blair	G. L. OWENS.
Ulysses*●..... Potter	A. S. Burt.
Union City*†.....Erie	Sproul & Morrow.
▲Uniontown*†....Fayette	L. H. FRASHER.
Vandergrift*●Westmorl'd	James S. Whitworth.
Verona*†.....Allegheny	See Allegheny.
▲Warren*†..... Warren	SMITH & ANDREWS.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	J. A. Bolard.
Watsontown*†.North'l'd	W. F. Shay.
Wayne*† ..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	WATSON R. DAVISON.
▲Waynesburg*†.... Greene	SAMUEL M. SMITH.
▲Wellsboro*†..... Tioga	F. E. Watrous.
▲West Chester*†..Chester	CORNWELL, GHEEN & CORNWELL.
Westfield*†..... Tioga	D. W. Baldwin.
West Grove*†.....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*†...Luzerne	G. L. Halsey.
Wilcox*†.....Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*●Allegheny	W. P. Carter.
Williamsburg*†.... Blair	See Hollidaysburg.
▲Williamsport*● Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*† Allegheny	George W. Herriott.
Windber*●.....Somerset	See Somerset.
Wrightsville*●..... York	See Columbia.
Wyalusing*†... Bradford	E. A. Strong.
Yardley*●..... Bucks	See Doylestown.
▲York*●..... York	ROBERT J. LEWIS.
Youngsville*●.... Warren	G. A. Jackson.
Zelienople*● Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*†.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†.....Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†.....Kent	See Anthony.
Cranston*†..Providence	See Providence.
▲East Greenwich*†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†..Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*†Wash	See Wakefield.
¶▲Newport*†.....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†..Providence	N. W. Littlefield.
Pascoag*†...Providence	Edward F. Lovejoy.
Pawtucket*†Providence	JOHN J. FITZGERALD.
Phenix*.....Kent	See Anthony.
¶▲Providence*†Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville*..Providence	See Woonsocket.
Wakefield*†Washington	F. C. Olney.
Warren*†.....Bristol	GEORGE L. COOKE.
Warwick*.....Kent	See East Greenwich.
Westerly*†..Washington	HARVEY B. AGARD.
Wickford*†.Washington	See Westerly.
Woonsocket*†Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*†....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	HENDERSONS.
Allendale*†.... Barnwell	See Denmark.
▲Anderson*†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*†.....Bamberg	John R. Bellenger.
▲Barnwell*†.....Barnwell	R. A. Ellis.
Batesburg*†.. Lexington	See Edgefield.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
Belton*†.....Anderson	See Greenville.
▲Bennettsville*†Marlboro	T. W. Boucher.
Blackburg*†...Cherokee	E. A. Trescot.
Blackville*†.... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*†.....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel for State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*†....Chesterfield	Stevenson & Matheson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*†..... Laurens	See Laurens.
Cliо*†.....Marlboro	T. W. Boucher.
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*†. Darlington	WOODS & MACFARLAN.
Denmark*†..... Bamberg	S. G. Maryfield.
Dillon*†.....Marion	Sellens & Sellens.
Easley*†.....Pickens	See Pickens.
▲Edgefield*†.... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†.....York	See Rockhill.
▲Gaffney*†.....Cherokee	J. C. OTTS.
▲Gergetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*†Greenwo'd	E. S. F. GILES.
▲Hampton*†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*†.... Edgefield	See Edgefield.
Kershaw*†.... Lancaster	E. D. Blakeney.
▲Kingstree*†. Williamsb'g	T. M. Gilland.
▲Lancaster*†... Lancaster	ERNEST MOORE.
▲Laurens*†..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*†.... Clarendon	W. C. Davis.
▲Marion*•..... Marion	JAMES W. JOHNSON.
McColl*†..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*†.....Marion	See Marion.
▲Newberry*†...Newberry	J. Y. CULBREATH.
Newry* .....Oconee	See Walhalla.
▲Orangeburg*†Orangeb'g	JAMES F. IZLAR.
Pelzer*†..... Anderson	See Greenville.
Pendleton*†... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Proaperity*†.. Newberry	See Newberry.
Ridgeway*†.....Fairfield	R. A. Means.
Rock Hill*†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*†..... Oconee	See Walhalla.
▲Spartanburg*†Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*†Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	C. M. STEVENS.
Alcester*†.....Union	See Elk Point.
▲Alexandria*†.... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†.....Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*†..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*.....Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*†..... Union	CHARLES W WOLBERT.
Bigstone*†..... Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & CHEEVER.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*†..... Miner	See Howard.
▲Canton*†..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†.....Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*†..... Moody	See Dell Rapids.
Columbia*†..... Brown	I. Hunsberger.
Conde*†.....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*†Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	CHAS. S. WHITING.
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*†.....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†.... Kingsbury	F. W. McGinness.
▲Highmore*†.....Hyde	F. M. Barnes.
Hill City*†..Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hot Springs*•† Fall River	KELLAR & KELLAR.
▲Howard*•† Miner	Farmer & Farmer.
Hudson*† Lincoln	A. R. Jamison.
Hurley*•† Turner	John W. Edmunds.
▲Huron*•† Beadle	PYLE & TAYLOR.
▲Ipswich*•† Edmunds	C. H Barron.
Irene*•† Clay	See Yankton.
Iroquois*•† Kingsbury	C. G. Swafford.
Jefferson*•† Union	See Elkpoint.
Keystone* Pennington	See Hill City.
Kimball*•† Brule	J. B. Long.
Lake Preston*•† Kingsb'y	A. R. Abel.
Langford*•† Marshall	See Britton.
Lead*•† Lawrence	G. B. Thompson.
Lennox*•† Lincoln	See Canton.
▲Leola* McPherson	See Eureka.
Lesterville*•† Yankton	A. S. Dunning.
▲Madison*•† Lake	J. H. WILLIAMSON.
Mellette*•† Spink	A. A. TWICHELL.
Menno*•† Hutchinson	W. Dimock.
▲Millbank*•† Grant	GEORGE S. RIX.
▲Miller*•† Hand	JOHN PUSEY.
▲Mitchell*•† Davison	T. J. SPANGLER.
Montrose*•† McCook	M. A. Butterfield.
▲Mound City* Campbell	A. Sutherland.
Mount Vernon*•† Davison	See Mitchell.
▲Oacoma* Lyman	J. G. Bartine.
Oldham*•† Kingsbury	See Desmet.
▲Olivet* Hutchinson	M. T. Halphide.
▲Onida* Sully	J. H. Gropengieser.
▲Parker*•† Turner	EDWIN L. BROWN.
Parkston*•† Hutchinson	John G. Hawley.
Pierpoint*•† Day	See Webster.
¶▲Pierre*•† Hughes	IVAN W. GOODNER.
▲Plankinton*•† Aurora	S. H. Bakewell.
Platte Charles Mix	G. B. HARBEN.
Pukwana*•† Brule	See Chamberlain.
▲Rapid City*•† Pennington	WOOD & BUELL.
▲Redfield*•† Spink	THOMAS STERLING.
Reville*•† Grant	H. E. Jones.
▲Salem*•† McCook	E. H. Wilson.
Scotland*•† Bon Homme	F. D. Wicks.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† Roberts	R. O. Pearson.
Spearfish*•† Lawrence	R. F. Crawford.
Spencer*•† McCook	See Salem.
Springfield*•† Bonhomme	Wilcox & Clermont.
▲Sturgis*•† Meade	CHARLES C. POLK.
Summit*•† Roberts	See Wilmot.
Toronto*•† Deuel	See Clear Lake.
Tripp*•† Hutchinson	See Armour.
▲Tyndall*•† Bonhomme	W. T. Williams.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† Brown	See Groton.
▲Vermilion*•† Clay	J. A. COPELAND.
Viborg*•† Turner	See Parker.
Vienna*•† Clark	See Clark.
Volga*•† Brookings	A. S. Mitchell.
Wakonda*•† Clay	See Centerville.
Warner*•† Brown	See Aberdeen.
▲Watertown*•† Codington	VAN BUSKIRK MYERS.
Waubay*•† Day	See Webster.
▲Webster*•† Day	FRANK SEARS.
Wessington*•† Beadle	F. M. Simmons.
▲Wessington Sp'gs* Jer'id	J. R. Francis.
▲Wheeler* Charles Mix	D. P. Lamb.
White*•† Brookings	Charles H. Farrell.
WhiteLake*•† Aurora	A. H. Henneous.
Whiterock*•† Roberts	See Sisseton.
Whitewood*•† Lawrence	See Deadwood.
Willowlake*•† Clark	See Clark.
▲Wilmot*•† Roberts	HOWARD BABCOCK.
Wolsey*•† Beadle	Chenoweth Bros.
▲Woonsocket*•† Sanborn	J. T. Kean.
Worthing*•† Lincoln	See Canton.
▲Yankton*•† Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* Crockett	Isaac K. Revelle.
Alexandria* DeKalb	Dan Williams.
▲Altamont Grundy	See Tracy City.
▲Ashland City* Cheatham	J. J. Lenox.
▲Athens*•† McMinn	BURKETT & MANSFIELD.
Bellbuckle*•† Bedford	W. B. Bates.
Bells*•† Crockett	Eugene Casey.
▲Benton* Polk	B. B. C. Witt.
▲Blountville* Sullivan	H. H. Smith.
▲Bolivar*•† Hardeman	Wood & McNeal.
Bristol*•† Sullivan	CURTIN & HAYNES.
▲Brownsville*•† Haywood	J. W. E. MOORE.
▲Byrdstown* Pickett	W. J. Chilton.
▲Camden*•† Benton	S. L. Peeler.
▲Carthage*• Smith	J. M. Fisher.
▲Celina* Clay	M. C. Sidwell.
▲Centerville*•† Hickman	CLAGETT & FLOWERS.
▲Charlotte* Dickson	Morris & Cook
▲Chattanooga*•† Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*•† Montg'y	LEECH & SAVAGE.
▲Cleveland*•† Bradley	J. C. Ramsey.
Clifton* Wayne	See Waynesboro.
▲Clinton*•† Anderson	G. A. Fowler.
Coalcreek*•† Anderson	See Clinton.
Collierville*•† Shelby	See Memphis.
▲Columbia*•† Maury	J. C. VOORHIES
▲Cookeville*• Putnam	A. Algood.
▲Covington*•† Tipton	C. B. Simonton.
▲Crossville* Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•† Claib'ne	J. H. S. Morison.
▲Dandridge*† Jefferson	Eugene Holtsinger.
▲Dayton*•† Rhea	B. G. McKENZIE.
▲Decatur* Meigs	J. W. Lillard.
▲Decaturville* Decatur	J. A. England.
Decherd*•† Franklin	See Winchester.
Dickson*•† Dickson	W. E. Cullum.
▲Dover* Stewart	J. W. Stout.
▲Dresden*•† Weakley	T. K. Reynolds.
▲Dunlap*•† Sequatchie	Stewart & Stewart.
Dyer*•† Gibson	See Trenton.
▲Dyersburg*•† Dyer	D. B. JOHNSON.
▲Elizabethton*† Carter	TIPTON & MILLER.
▲Erin*•† Houston	Dunbar & Hobbs.
▲Erwin* Unicoi	See Johnson City.
▲Fayetteville*•† Lincoln	W. B. LAMB.
▲Franklin*•† Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* Jackson	J. T. & O. H. Anderson.
▲Gallatin*•† Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• Smith	E. M. McDonald.
▲Greeneville*•† Greene	Shoun & Susong.
Greenfield*•† Weakley	J. C James.
Halls*• Lauderdale	See Dyersburg.
Harriman*•† Roane	S. C. BROWN.
▲Hartsville* Trousdale	J. E. Foust. Jr.
▲Henderson*•† Chester	T. F Stubblefield.
Humboldt*•† Gibson	G. W. WADE.
▲Huntingdon*•† Carroll	Allbritten & Maddox.
▲Huntsville* Scott	J. F. Baker.
▲Jacksboro* Campbell	W. R. Peters.
▲Jackson*•† Madison	ROBERT W. HAYNES.
▲Jamestown* Fentress	CONATSER & CASE.
▲Jasper*•† Marion	Spears & Roberson.
Jellico*•† Campbell	H. M. Goins.
JohnsonCity*•† Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† Obion	J. L. Fry.
▲Kingston* Roane	YOUNG & BREAZEALE.
▲Knoxville*•† Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" "	GREEN & SHIELDS. Attorneys for City National Bank.
" "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* Macon	J. S. Wootten.
▲Lawrenceburg*•† Lawr'ce	W. R. King.
▲Lebanon*•† Wilson	McCLAIN & McCLAIN.
Lenoir City* Loudon	Fox & Greer.
▲Lewisburg*•† Marshall	W. P. McClure.
▲Lexington*•† Henderson	John E. McCall.
Liberty* De Kalb	See Smithville.
▲Linden* Perry	Fred M. Carter.
▲Livingston* Overton	W. H. Hussey.
▲Loudon*•† Loudon	G W. Fox.
▲Lynchburg* Moore	Parks & Parks.
Lynnville*•† Giles	See Pulaski.
▲Madisonville*† Monroe	McCroskey & McCroskey.
▲Manchester*•† Coffee	Cross & Ramsey.
Martin*•† Weakley	BAWDEN & MAIDEN.
▲Maryville*• Blount	F. H. LAMON.
▲Maynardville* Union	N. & Samuel J. Allor.
McKenzie*•† Carroll	See Huntingdon.
▲McMinnville*•† Warren	LIND & HOODENPYL.
▲Memphis*•† Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. Refers to Mechanics National Bank, New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PEECY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† .....Gibson	S. R. CLARK.
▲Morristown*†..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*† .....Cocke	H. N. Cate.
Obion*†.....Obion	See Union City.
▲Ooltewah*† .....James	See Chattanooga.
▲Paris*† .....Henry	J. C. SWEENEY.
Petersburg*† ....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John Meyers.
▲Pulaski*† .....Giles	Z. W. EWING.
▲Ripley*† ....Lauderdale	Thomas Steele.
Rockwood*† .....Roane	T. A. WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*†.....McNairy	W. K. Abernathy.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*†....Bedford	E. CALDWELL.
▲Smithville*.....DeKalb	R. L. Cantrell.
▲Sneedville*.....Hancock	W. B. Davis.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*† .....White	M. A. Cummings.
▲Spencer* .....Van Buren	A. L. Hamby.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*†....Monroe	Young & Young.
▲Tazewell*.....Claiborne	H. Y. Hughes.
▲Tiptonville*.....Lake	W. W. Cochran.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*† .....Gibson	DEASON, RANKIN & ELDER.
Trimble*†.....Dyer	See Newbern.
Troy*.....Obion	J. G. Smith & Son.
Tullahoma*† .....Coffee	Davidson & Aydelott.
▲Union City*† .....Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Baker & Riseden.
Wartrace*† .....Bedford	C. S. Ivie.
Watertown*.....Wilson	A. P. Womock.
▲Waverly*†....Humphreys	J. F. SHANNON.
▲Waynesboro*.....Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* .....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† .....Taylor	LEGETT & KIRBY.
▲Albany*† ....Shackleford	MATTHEWS & BLANTON.
Alice*† .....Nueces	See Corpus Christi.
▲Alpine*†.....Brewster	L. F. Fishback.
Alvarado*† .....Johnson	I. A. Patton.
Alvin*† .....Brazoria	L. F. Fishback.
Alvord*†.....Wise	J. W. Bashaw.
▲Amarillo*† .....Potter	Plemmons & Veal.
▲Anderson*.....Grimes	Buffington & Buffington.
▲Angleton*† .....Brazoria	L. R. Bryan.
▲Anson*.....Jones	R. Colbert.
Aransas Pass*†San Pat'io	See Corpus Christi.
▲Archer City*.....Archer	T. H. Marberry.
Arlington*† .....Tarrant	J. O. W. Burney.
▲Athens*†● .....Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*†.....Cass	O'Neal & Allday.
¶▲Austin*†.....Travis	J. L. PEELER. General Attorney for over twenty-five corporations and wholesale houses.
▲Baird*† .....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera*.....Bandera	J. R. Storms.
▲Barstow*†.....Ward	See Pecos.
Bartlett*†....Williamson	See Belton.
▲Bastrop*†.....Bastrop	ORGAIN & GARWOOD.
▲Batesville* .....Zavalla	See Pearsall.
▲Bay City*.....Matagorda	William E. Austin.
▲Beaumont*† ...Jefferson	HARDY & HARDY.
▲Beeville*† .....Bee	J. C. CRISP.
▲Bellville*† .....Austin	Blake & Holland.
▲Belton*† .....Bell	W. S. SHIPP.
▲Benjamin* .....Knox	G. B. Landrum.
Bertram*† .....Burnet	See Burnet.
▲Bigspring*† .....Howard	S. H. MORRISON.
Blanco* .....Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† .....Lamar	See Paris.
▲Boerne*† .....Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*† .....Montague	G. W. WALTHALL.
▲Brackettville*† ...Kinney	W. L. CLAMP.
▲Brady* .....McCulloch	F. M. Newman.
Brandon*† .....Hill	See Hillsboro.
▲Breckenridge* ..Stephens	William Veale & Son.
Bremond*† ...Robertson	J. W. Woods.
▲Brenham*..Washington	CAMPBELL & PENNINGTON.
Bridgeport*† .....Wise	See Decatur.
▲Brownsville*†..Cameron	JAMES B. WELLS.
▲Brownwood*† ....Brown	JENKINS & McCARTNEY.
▲Bryan*† .....Brazos	DOREMUS & BUTLER.
Burkeville*.....Newton	Blake & Smith.
▲Burnet*†.....Burnet	J. G. Cook.
Burton*† ....Washington	J. J. McCain.
▲Caldwell*† .....Burleson	Alexander & Heslip.
Calvert*† .....Robertson	Field & Taylor.
▲Cameron*† .....Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† .....Hemphill	W. D. Fisher.
▲Canton* .....Van Zandt	Haynes & Reese.
▲Canyon*† .....Randall	See Amarillo.
▲Carrizo*† .....Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*† .....Panola	Claude Pollard.
Castroville* .....Medina	See Uvalde.
▲Center* .....Shelby	I. O. B. RICHARDSON.
▲Centerville* .....Leon	Dean & Dean.
▲Channing*† .....Hartley	W. Boyce.
Chico*† .....Wise	John L. Morris.
▲Childress*† .....Childress	W. T. McConnell.
Cisco*† .....Eastland	J. J. Butts.
▲Clairemont* .....Kent	See Snyder.
▲Clarendon*† .....Donley	H. B. White.
▲Clarksville*†..Red River	Chambers & Dook.
▲Claude*† .....Armstrong	Ira Webster.
▲Cleburne*† .....Johnson	GOLDSMITH & WALKER.
Clifton*† .....Bosque	J. C. O'Bryan.
▲Coldspring*..San Jacinto	Felix G. Bryan.
▲Coleman*† .....Coleman	T. R. AUSTIN.
▲Colorado*† .....Mitchell	W. B. Crockett.
Columbia*† ....Brazoria	J. N. Shapard.
▲Columbus*† ....Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† .....Hunt	T. W. Thompson.
▲Conroe*† ..Montgomery	T. E. Humphrey.
▲Cooper*† .....Delta	L. L. Wood.
▲Corpus Christi*† Nueces	McCAMPBELLS & STAYTON.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† .....Houston	ADAMS & ADAMS.
▲Crowell* .....Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Dalngerfield*† ....Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† .....Wise	R. E. CORSWELL.
DeKalb*† .....Bowie	W. W. Dillard.
Deleon*† .....Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† .....Red River	See Clarksville.
▲Dickens* .....Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† .....Erath	McCAIN & DANIELS.
▲Dumas* .....Moore	See Amarillo.
Eaglelake*† ....Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† .....Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† .....Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† .....Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*†..... Kaufman	See Terrell.
▲Fort Davis*†.... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	See Pecos.
▲Fort Worth*†.... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†.... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•..... Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Gainesville*†. Galveston	STUART & BELL.
▲Galveston*†... Galveston	LEWIS FISHER. Refers to any Bank or business house in the city.
" ..... "	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*†..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland.
Garland*†..... Dallas	See Dallas.
▲Gatesville*†..... Coryell	J. E. Walker.
▲Georgetown*†.. Will'son	COOPER SANSOM.
▲Giddings*†..... Lee	J. L. Rousseau.
▲Gilmer*†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*†..... Mills	E. B. ANDERSON.
▲Goliad*†..... Goliad	G. E. Pope.
▲Gonzales*†.. Gonzales	BURGESS & HOPKINS
▲Graham*•..... Young	Arnold & Arnold.
▲Granbury*†..... Hood	J. J. HINER.
Grandview*†... Johnson	F. A. Arnold.
Granger*†.. Williamson	J. W. Posey.
▲Greenville*†..... Hunt	JOHN T. CRADDOCK.
▲Groesbeck*†.. Limestone	Farrar, Williams & Farrar.
▲Groveton*†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*†... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*†..... Waller	A. C. Toupkins.
▲Henderson*†..... Rusk	J. HARVEY TURNER.
▲Henrietta*†..... Clay	W. G. EUSTIS.
Hico*†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio grande.
Higgins*†..... Lipscomb	E. C. Gray.
▲Hillsboro*†..... Hill	WEAR & MORROW.
Holland*†..... Bell	See Belton.
▲Hondo*†..... Medina	E. De Montel.
Honeygrove*†.... Fannin	G. W. Wells.
▲Houston*†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*†..... Walker	McKINNEY & HILL.
Hutto*†..... Williamson	See Taylor.
Iowapark*†..... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*•..... Jack	E. W. Nicholson.
Jacksonville*†. Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*†..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*†... Karnes	J. C. GOODE.
▲Kaufman*†.... Kaufman	JAMES YOUNG.
Kemp*•..... Kaufman	See Kaufman.
Kerens*†..... Navarro	See Corsicana.
▲Kerrville*†..... Kerr	Garrett & Burney.
Killeen*†..... Bell	See Belton.
Kosse*†..... Limestone	See Groesbeck.
▲Kountze*†..... Hardin	W. W. DIES.
Kyle*•..... Hays	See San Marcos.
Ladonia*†..... Fannin	R. M. Rowland.
▲Lagrange*†..... Fayette	Lane & Lane.
▲Lampasas*†.... Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*†..... Harris	See Houston.
▲Laredo*†..... Webb	DODD & MULLALLY.
Leander*†... Williamson	See Georgetown.
Leonard*†..... Fannin	Ross & Ross.
Lewisville*†..... Denton	See Denton.
▲Liberty*†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.

Town and County.	Name.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Hill & Hill.
▲Llano*†..... Llano	J. H. McLean.
▲Lockhart*†..... Caldwell	J. J. SHEPPARD.
▲Longview*†..... Gregg	Turner & McHaney.
Lorena*†..... McLennan	See Waco.
Lott*†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	H. B. Story.
▲Madisonville*.... Madison	Dean & Dean.
Manor*†..... Travis	James M. Harris.
Mansfield*•..... Tarrant	W. D. House.
Marble Falls*†... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†..... Harrison	T. P. Young.
▲Mason*†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	JENKINS & McCLELLAN.
▲Memphis*†..... Hall	C. R. Brice.
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†..... Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†..... Limestone	W. E. Doyle.
▲Miami*†..... Roberts	C. COFFEE.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†..... Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†..... Wood	Cate & Bruce.
Mineralwells *†Palo Pinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†..... Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Pounders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
New Boston*†..... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†..... Montague	W. D. Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*†.... Anderson	B. H. GARDNER.
▲Palopinto*†.... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†..... Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Parnell..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†..... Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*..... Atascosa	G. M. Martin.
Port Arthur*†.. Jefferson	J. WILLIAMS.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†.. Fort Bend	D. R. Pearson.
▲Rio grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
Rockisland*†... Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings*.... Edwards	Samuel Hough.
▲Rockwall*†..... Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*..... Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	H. W. Hunt.
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•†.....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barber.
▲San Saba*†..... San Saba	JOHN T. WALTERS.
Santa Anna*•†... Coleman	L. V. Stockard.
Schulenburg*•†...Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•†.....Grayson	C. L. GALLOWAY & H. B. HEFLIN.
▲Sherwood* .....Irion	See San Angelo.
Silher*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•†.... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
Stamford.....Jones	G. M. SCARBOROUGH.
▲Stanton*•†..... Martin	See Midland.
▲Stephenville*•†.... Erath	Martin & George.
▲Sterling City*....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*.....Oldham	See Amarillo.
Taylor*•†.... Williamson	FRANCIS HORACE WELCH.
Temple*•† .....Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*† .....Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•†... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* .....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Sm'th	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Graysoa	E. J. Humphreys.
Velasco*•†.....Brazoria	Lewis R. Bryan.
▲Vernon*•†.....Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* .....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† ... Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•† ...Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•†..... Hill	W. T. Moore.
Whitt* .....Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Willspoint*•† ..Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. N. Mooney.
Wortham*•† ... Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† .....Collin	See Plano.
Yoakum*•† ..... DeWitt	THOMAS SMOOT.
Yorktown*•† ..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•†..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*•†..... Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† ..... Juab	B. N. C. Stott.
▲Farmington*•† ..... Davis	Wilson & Willey.
▲Fillmore*†..... Millard	J. A. Melville.
▲Heber*..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
Kanab*† ..... Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa*..... Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•†..... Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab*..... Grand	J. N. Corbin.
▲Monticello*.....San Juan	See Dolores, Colo.
▲Morgan*•†..... Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*†..... Garfield	W. P. Sargent.
Park City*•† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†..... Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† ..... Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•†..... Caledonia	C. A. Horsford.
Barre*•† ..... Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
Barton Landing*•*Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere*..... Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree*..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† ..... Addison	W. W. Rider.
Burke..... Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	J. H. MACOMBER.
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*•†..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	HENRY L. CLARK.
Cavendish*•† ..... Windsor	See Ludlow.
Charleston ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke*.... Caledonia	C. T. A. Humphrey.
Eden*..... Lamoille	See Hyde Park.
Elmore*..... Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Fair Haven*•†.... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall†..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*•† ..... Franklin	C. G. Austin.
▲Hyde Park*•†..... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•†..... Caledonia	J. T. Gleason.
Lyndonville*•†.Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•†.... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† ..... Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	T. J. DEAVITT.
Morrisville*•† ... Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†..... Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*† ....Orleans	O. S. Annis.
Norwich*•..... Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•† ....Rutland	See Rutland.
Plainfield*•†..Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† ..... Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•† ..... Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .... Franklin	POWELL & POWELL.
Rockingham .... Windham	See Bellows Falls.
Roxbury*•† ..Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
SouthRoyalton*•† Windsor	Tarbell & Whitham.
Springfield*•† .... Windsor	A. M. Allbe.
▲St. Albans*•† .. Franklin	HOGAN & HOGAN.
▲St. Johnsbury*•† Caled'n	Wendell P. Stafford.
Stowe*† ..... Lamoille	Geo. Wilkins.
Strafford*† ..... Orange	See Chelsea.
Swanton*•† ..... Franklin	D. G. Freeman.
Troy* ..... Orleans	See North Troy.
Underhill*•† .. Chittenden	J. J. Monahan.
Vergennes*•† ..... Addison	Frank L. Fish.
Waitsfield* .... Washington	See Montpelier
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville* ..... Lamoille	See Hyde Park.
Wells River*•† .... Orange	Smith & Sloane.
Westfield* ..... Orleans	See North Troy.
West Randolph .. Orange	See Randolph.
White River Je'n*•†Wf'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington
Wilmington*•† Windham	O. E. Butterfield.
Windsor*•† ..... Windsor	J. C. Enright
Winooski*•† .. Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† .. Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•† Washington	FULKERSON, PAGE & HART.
▲Accomac* ..... Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•† ..... Amelia	Southall & Farrar.
▲Amherst*•† ..... Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† .... Nelson	Brown & Loving.
Ashland*•† ..... Hanover	STONEWALL J. DOSWELL.
Aylett* ..... King William	Wm. R. Aylett.
Basic City*•† ..... Augusta	See Staunton.
Beaver Dam*•† ..Hanover	S. Carter Redd.
▲Bedford City*•† . Bedford	BURKE & KEMP.
Belmont ....Spottsylv'nia	Lee J. Graves.
Berkley*•† ..... Norfolk	G. D. PARKER.
▲Berryville*•† ..... Clarke	A. Moore, Jr.
Big Stone Gap*•† .... Wise	Ayers & Ayers
Blacksburg*† . Montgo'ry	W. Dunlap.
Blackstone*•† ..Nottoway	W. R. Mann.
▲Bland* ..... Bland	F. Kegley.
▲Bowling Green* .Caroline	A. B. Chandler.
▲Boydton*•† Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rock'g'n	See Harrisonburg.
Bristol*† .... Washington	See Bristol, Tenn
Buchanan*•† ...Botetourt	H. A. Latane.
▲Buckingham* Buck'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•† .. Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City . Charles City	D. G. Tyler.
▲Charlottesville*•† .Alb'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•† ..Pittsylvania	See Danville.
▲Chesterfield* .Chesterfield	P. V. Cogbill.
Chincoteague Isl* Acco'ac	See Accomac.
▲Christiansburg*†..Mongg'y	PLEGAR & JOHNSON.
Claremont*•† ..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*•†Alleghany	George F. Anderson.
▲Clintwood* .... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmoreld	See Montross.
Comorn* ....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•† .. Alleghany	R. L. PARRISH.
Crewe*•† ..... Nottoway	W. H. Mann
▲Culpeper*•† ..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor ..King and Queen	Pollard & Pollard.
Danville*•† ...Pittsylvania	HENRY R. MILLER.
▲Denbigh* ..... Warwick	See Newport News.
▲Dinwiddie ..... Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•..Shenandoah	See Woodstock.
▲Emporia*•† . Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•†Spotts'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†..... Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Tallaferro.
▲Goochland* .. Goochland	A. K. Leake.
Gordonsville*•†...Orange	Philip Barbour.
Graham*•† ..... Tazewell	J. W. Hicks.
▲Grundy*..... Buchanan	Finney & Stinson.
Hague†.... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville* ..... Carroll	W. D. Tompkins.
▲Houston*•†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville* ..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*K'gWil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Runs'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†.Rockbridge	J. E. MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*•†..... Page	WALTON & BRO.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chesterf'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*.Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*•†..... Fluvanna	W. B. Pettit.
Pamplin City*•†Appom't'x	W. C. Franklin.
Parksley*•† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†... Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*•†...Tazewell	W. W. French.
▲Portsmouth*•†... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•† ..Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin.Anne	W. J. Whitehurst.
▲Pulaski City*•†.... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•† .... Tazewell	H. C. Anderson.
¶▲Richmond*•†...Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HENRY R. MILLER. Practice in State and Federal Courts.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *†.....Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*† .....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†..Franklin	L. W. Anderson.
Rural Retreat*†...Wythe	See Wytheville.
▲Rustburg*†.... Campbell	Frank Nelson.
▲Salem*†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.. Albemarle	Thomas S. Martin.
Smithfield*..Isle of Wight	R. S. Thomas.
▲Smithville*.....Charlotte	D. Q. Eggleston.
South Boston*†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsyl'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*†.....Augusta	PATRICK & GORDON.
Strasburg*† Shenandoah	Stickley & Stickley.
▲Stuart*†.....Patrick	P. Bouldin.
▲Suffolk*†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock*.... Essex	Ware & Carter.
▲Tazewell*† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*† .....Newkent	R. T. Gregory.
Upperville*.....Fauquier	See Warrenton.
VirginiaBeach*†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*†....Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†.. Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*† K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*†Ja'es C'y	N. L. Henley.
▲Winchester*†..Frederick	BARTON & BOYD.
Winglina*†.....Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*† Shenand'h	Walton & Walton.
▲Wytheville*† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*† .... Chehalis	Irwin & Bridges.
Anacortes*†..... Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*† ..... King	See Seattle.
Blaine*† .....Whatcom	N. A. Cornish.
Castlerock*† ..... Cowlitz	G. W. Rowan.
Cathlamet* Wahkiakum	J. R. Polwarth.
Centralia*† ..... Lewis	J. R. BUXTON.
▲Chehalis*† ..... Lewis	J. E. WILLIS.
Chelan* ..... Chelan	See Waterville.
Cheney*† ..... Spokane	John I. Melville.
▲Colfax*† .....Whitman	C. M. WYMAN.
Colton*† ..... Whitman	See Colfax.
▲Colville*† ..... Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* ..... Island	See Port Townsend.
▲Davenport*† .....Lincoln	H. A. P. Meyers.
▲Dayton*† .....Columbia	EDMISTON & MILLER.
Elberton*† .....Whitman	See Colfax.
▲Ellensburg*† ....Kittitas	KAUFFMAN & FROST.
Elma*† .....Chehalis	E. L. Minard.
▲Everett*† ....Snohomish	BLACK & EDWARDS.
Fairhaven*† ....Whatcom	Kerr & McCord.
Farmington*† Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*† .....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*† ..... Skagit	I. E. Shrauger.
Harrington*† .... Lincoln	See Davenport.
Hoquiam*● .....Chehalis	C. W. Hodgdon.
Issaquah*† ..... King	See Seattle.
▲Kalama*† .....Cowlitz	S. M. Heath.
Kelso*† .....Cowlitz	J. F. Van Name.
Kettle Falls*● .....Stevens	See Colville.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*† .....Spokane	John L. Dirks.
Marysville*† Snohomish	See Everett.
▲Montesano*† ....Chehalis	Lewis B. Blanold.
▲Mt. Vernon*† .... Skagit	H. A. McLEAN.
Northport*† ..... Stevens	D. H. Carey.
▲North Yakima*† Yakima	WHITSON & PARKER.
Oakesdale*† ...Whitman	R. H. HUTCHINSON.
▲Olympia† .....Thurston	G. C. ISRAEL.
Orting*† ..... Pierce	See Tacoma.
Palouse*† .....Whitman	A. A. Wilson.
▲Pasco* .....Franklin	R. Olney.
▲Pomeroy*† .....Garfield	S. G. Cosgrove.
▲Port Angeles*† ..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*† Jeffe'n	W. W. FELGER.
Pullman*† .....Whitman	W. H. Harvey.
Puyallup*† .....Pierce	H. G. Rowland.
Reardan*† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*† ..... Adams	W. W. ZENT.
Rockford*† .... Spokane	A. K. Clark.
Rosalia*† .....Whitman	See Oakesdale.
▲Seattle*† .....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & TAIT. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*† .....Skagit	J. Henry Smith.
▲Shelton....*● .....Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*† .....Pacific	HEWEN & STRATTON.
▲Spokane*† ..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*† .....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*† .....Whitman	George N. Smith.
Uniontown*† .. Whitman	See Lewiston, Idaho.
▲Vancouver*† .....Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	T. P. & G. C. GOSE.
Waterville* ..... Douglas	*W. A. Reneau.
▲Wenatchee*† .... Chelan	Kirk & Whited.
▲Whatcom*† ...Whatcom	O. P. BROWN.
▲Wilbur*† .....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* .....Webster	THURMOND & WOODDELL.
Alderson*† ..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*† ... Cabell	Peyton & Donahue.
▲Beckley* .....Raleigh	John W. McCreery.
Belington* ..... Barbour	See Philippi.
Benwood*† ..... Marshall	See Wheeling.
▲Berkeley Sp'ge*† Morgan	J. HAMMOND SILER.
Beverly*● .....Randolph	E. D. Talbott.
Bluefield*† ..... Mercer	HERBERT B. HAWES.
Branwell*† ..... Mercer	E. C. MARSHALL.
▲Buckhannon*† ...Upshur	G. M. FLEMING.
Cairo*† .....Ritchie	J. Newman.
Cameron*† ..... Marshall	J. W. Yoho.
Ceredo*† ..... Wayne	See Huntington.
¶▲Charleston*† .. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*† .. Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*† ... Harrison	DAVIS & DAVIS.
▲Clay* ..... Clay	Henry B. Davenport.
Davis*† ..... Tucker	C. O. Stirleby.
▲Elizabeth*● ..... Wirt	Beard & Copin.
Elkhorn*† ..... McDowell	See Welch.
Elkins*† ..... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*† ..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*●..... Grant	See Petersburg.
▲Grafton*†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*●..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper's Ferry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	MILLER & READ.
Huntersville*. Pocahontas	H. S. Rucker.
▲Huntington*†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*†.... Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Boreman & Carter.
Montgomery*†.... Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER.
▲Moundsville*†.. Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. K. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana*..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*●..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton.
Piedmont*†..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown*..... Taylor	See Grafton.
Ravenswood*†..Jackson	N. C. Prickett.
▲Ripley*●.....Jackson	WARREN MILLER.
▲Romney*●.....Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*†..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*†.... Harrison	George F. Randall.
Sistersville*†..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*●..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*†..... Braxton	B. P. & V. B. HALL.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*†..... Wayne	Chapman Adkins.
Webster*●..... Taylor	W. M. Werkman.
▲Welch*†..... McDowell	Knicker, Keller & Hamill.
▲Wellsburg*†..... Brooke	JOHN C. PALMER, SR.
▲Weston*†..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*†..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*†† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee●.....Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*†..... Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*†..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*† .... Outagamie	EDWARD G. JONES.
Arcadia*† ..Trempealeau	RICHMOND & RICHMOND.
Arena*†..... Iowa	W. M. Abbott.
Argyle*†..... Lafayette	See Darlington.
▲Ashland*†..... Ashland	DILLON & COLIGNON.
Augusta*†..... Eau Claire	E. M. Bradford.
Baldwin*†..... St. Croix	Henry Anderson.
Bangor*†..... LaCrosse	See LaCrosse.
▲Baraboo*† ..... Sauk	GROTOPHORST EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*†..... Bayfield	W. W. Downs.
Beaverdam*† .... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*†..... Lafayette	See Darlington.
Berlin*†..... Green Lake	PERRY NISKERN.
Black Earth*†..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† ..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*†..... Chippewa	Henry Lebris, Jr.
Bloomington*..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*†.. Fond du Lac	David Whitton.
Brillion*†..... Calumet	S. H. Barnard.
Brodhead*†..... Green	Burr Sprague.
Burlington*† .... Racine	E. E. MILLS.
Butternut*†..... Ashland	Foster & Mars.
Cadott*†..... Chippewa	F. E. Watson.
Cambria*†..... Columbia	See Portage.
Cambridge*..... Dane	See Madison.
Cashton*†..... Monroe	See Viroqua.
Cassville*†..... Grant	D. W. Clark.
Cedarburg*†.... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
▲Chilton*†..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*†..... Rock	See Beloit.
Clintonville*†.. Waupaca	F. M. Guernsey.
Colfax*†..... Dunn	See Menomonie.
Columbus*†.... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*†..... Grant	S. E. Smalley.
Cumberland*†.... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	OLTON & OSBORN.
▲Dartford *●...Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*†..... Walworth	D. B. Barnes.
Depere*†..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	A. JENKS.
Dorchester*†..... Clark	See Marshfield.
▲Durand*†..... Pepin	W. E. Plummer.
▲Eagle River*†..... Vilas	Colman & Colman.
East Troy*..... Walworth	See Elkhorn.
▲Eau Claire*†.. Eau Claire	A. H. SHOEMAKER.
Edgerton*†..... Rock	J. P. Towne.
Edmund*†..... Iowa	See Dodgeville.
▲Elkhorn*†..... Walworth	LYON & NORTON.
▲Ellsworth*†..... Pierce	A. Connacker.
Elroy*†..... Juneau	A. H. Smith.
Evansville*†..... Rock	F. L. Jaynes.
Fennimore*†..... Grant	W. E. Lathrop.
▲Florence*†..... Florence	Max Sells.
▲Fond du Lac*† Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	A. M. WEBB.
Ft. Howard*†..... Brown	Sheridan & Evans.
Fountain City*†.. Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship*..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gilden*† ..... Ashland	See Ashland.
▲Grand Rapids*†..... Wood	H. WIPPERMAN.
▲Grantsburg*†.... Burnett	S. F. Grover.
▲Green Bay*†..... Brown	SUFFEL & KITTELL.
Greenwood*●..... Clark	See Marshfield.
Hammond*†.... St. Croix	See Baldwin.
Hancock*†..... Waushara	See Plainfield.
Hartford*†.. Washington	H. K. Butterfield.
Hartland*†.... Waukesha	H. W. Goodwin.
▲Hayward*†..... Sawyer	J. F. Riordon.
Hillsboro*..... Vernon	Smith & Webster.
Horicon*†..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*†..... St. Croix	BAKER & HAVEN.
▲Hurley*†..... Iron	A. L. Ruggles.
Independence*† Tr'mp'lu	See Arcadia.
Iola*●..... Waupaca	H. J. Siverson.
Iron River*†.... Bayfield	T. B. Walsh.
▲Janesville*†..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*†..... Jefferson	R. B. KIRKLAND.
Johnson Creek*†. Jeff's'n	See Watertown.
▲Juneau*†..... Dodge	George W. Sloan.
Kaukauna*†.. Outagamie	John Bruemmer.
▲Kenosha*†..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*†.. Kewaunee	JOHN WATTAWA.
Kiel*†..... Manitowoc	See Chilton.
Kilbourn*†.... Columbia	Thomas B. Coon.
▲La Crosse*†.... La Crosse	MILLER & WOLFE.
Lafarge*●..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden*.....Iowa	See Dodgeville.
Lodi*†.....Columbia	S. H. Watson.
Loyal*.....Clark	D. V. Richardson.
▲Madison†.....Dane	OLIN & BUTLER.
Malden Rock*†.. Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†...Marinette	J. B. FAIRCHILD.
Marion*†.....Waupaca	J. H. SPENGLER.
Markesan*†..Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*†.....Juneau	H. W. Barney.
Mayville†† .....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*†† .....Taylor	Clinton Textor.
Melrose*.....Jackson	J. M. Hutchins.
Menasha*†.. Winnebago	J. C. KERWIN.
▲Menomonie*†† .....Dunn	C. E. FREEMAN.
▲Merrill*† .....Lincoln	CURTIS & REID.
Merrillan*† .....Jackson	Homer C. Clark.
Milton*†† ..... Rock	E. P. Clarke.
Milton Junction*† .Rock	Will H Gates.
▲Milwaukee*† .Milwaukee	BLOODGOOD, KEMPER & BLOODGOOD. Refer to Wisconsin and Marine Nat. Banks.
" ..... "	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†.....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*†.....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	P. J. CLAWSON.
▲Montello*†.....Marquette	John Barry.
Montfort*†.....Grant	See Lancaster.
Monticello*†.....Green	See Brodhead.
Mount Horeb*†.....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*†.....Winnebago	J. C. KERWIN.
▲Nelliville*†..... Clark	CHARLES F. GROW.
New Glarus*†..... Green	T. C. Hefty.
New Lisbon*†.....Juneau	J. J. Hughes.
New London*†.Waupaca	OLIVER H. DAY.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*†..Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*†..... Winnebago	Bert. Coffman.
▲Osceola*†..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Osseo*†....Trempealeau	See Augusta.
Palmyra*†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*†.....Price	M. BARRY.
Plainfield*†... Waushara	Angels & Corrigan.
Platteville*†.....Grant	J. W. Murphy.
Plymouth*†..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲Port Washington*†Ozauk	W. M. Foster.
Poynette*†.... Columbia	See Portage.
▲Prairie du Chein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†....Sauk	J. S. Tripp.
Prescott*†.....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†..... Racine	PALMER & GITTINGS
Randolph*†.....Dodge	R. D. Calkins.
Readstown*†.....Vernon	See Viroqua.
Reedsburg*†. .....Sauk	JAMES A. STONE.
Reeseville*†.....Dodge	Edward J. Deyney.
Reiwey*†.....Iowa	See Mineral Point.
▲Rhinelander*†.... Oneida	PAUL BROWNE.
Rice Lake*†..... Barron	K. E. RASMUSSEN.
▲Richland Center*†Richl'd	L. H. BANCROFT.
Ripon*†.... Fond du Lac	ROY REED.
River Falls*†..... Pierce	F. M. White.
Sauk City*†.....Sauk	I. B. Quimby.

Town and County.	Name.
Seymour*†...Outagamie	F. M. Wilcox.
Sharon*†.....Walworth	See Elkhorn.
▲Shawano*†..... Shawano	M. J. Wallrich.
▲Sheboygan*†.Sheboygan	EDWARD VOIGT.
Sheboygan Falls*† Sh'gan	See Sheboygan.
▲Shell Lake*†..Washburn	L. H. Mead.
Shullsburg*†.. Lafayette	J. B. Simpson.
Soldiers Grove*†Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*†..... Monroe	MORROW & MASTERS.
Springgreen*†.....Sauk	T. W. King.
Springvalley*†....Pierce	See Ellsworth.
Stanley*†.....Chippewa	C. B. Culbertson.
St. Croix Falls*†.....Polk	MONS P. JERDEE.
▲Stevens Point*† .Portage	McFARLAND, HANNA & MIVIAT.
Stoughton*†.....Dane	J. M. Clancey.
▲Sturgeon Bay*†.... Door	R. P. CODY.
Sun Prairie*†..... Dane	Thomas C. Hayden.
▲Superior*†.....Douglas	GEORGE B. HUDNALL.
Thorp*†.....Clark	George B. Parkhill.
Tomah*†.....Monroe	W. B. Naylor, Jr.
Tomahawk*†.....Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.
Unionogrove*†....Racine	Waller & Gittings.
Viola*..... Richland	See Richland Center.
▲Viroqua*†.....Vernon	SMITH & GRIFFIN.
▲Washburn*†.....Bayfield	E. C. ALVORD.
Waterloo*†.....Jefferson	H. T. AMES.
Watertown*†.. Jefferson	WM. H. WOODARD.
▲Waukesha*†..Waukesha	V. H. TICHENOR.
▲Waupaca*†.... Waupaca	IRVING P. LORD.
Waupun*†..Fond du Lac	C. E. Hooker.
▲Wausau*† ..... Marathon	RYAN, HUGLEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*†.Washington	BARNEY & KUECHENMEISTER.
Westby*†.....Vernon	See Viroqua.
Westfield*†.. Marquette	See Portage.
West Salem*†.La Crosse	See La Crosse.
West Superior*† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*†..Waupaca	A. S. Hutchinson.
▲Whitehall*† Tr'mpealeau	See Arcadia.
Whitewater*†.Walworth	JAMES G. KESTOL.
Wilton*†..... Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*†.. Shawano	Goodrick & Goodrick.
Wonewoc*†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*†.....Carbon	See Rawlins.
▲Casper*†.....Natrona	E. D. Norton.
▲Cheyenne†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*†.....Converse	Charles F. Maurer.
▲Evanston*†..... Uinta	HAMM & ARNOLD.
▲Green River*† Sw'twater	See Rock Springs.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*†..... Albany	JOHN H. SYMONS.
Lusk*†..... Converse	D. E. Gothard.
▲Newcastle*†..... Weston	David A. Fakler.
▲Rawlins*†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*†Sw'tw't'r	T. S. TALIAFERRO, JR.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfourt.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*.... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†Yale & Caraboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*†.....Yale	W. H. Whittaker.
Kaslo*†..... Kootenay	McAnn & Mackay.
Nakusp*†..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*▲† ..... Nanaimo	BARKER & POTTS.
Nelson*▲† ..... Kootenay	R. W. HANNINGTON.
New Denver*▲† Kootenay	R. B. Kerr.
New Westminster*▲† New Westminster	W. MYERS GRAY.
Pilot Bay* ..... Kootenay	See Nelson
Revelstoke*▲† .. Kootenay	G. L. McCarter.
Robson*▲† ..... Kootenay	See Nelson.
Rossland*▲† .... Kootenay	DALY & HAMILTON.
Salmon ..... Kootenay	See Nelson.
Sandon*▲† ..... Kootenay	Frank L. Christie.
Slocan ..... Kootenay	F. S. Andrews.
Trail*▲† ..... Kootenay	See Nelson.
Vancouver*▲† New Westminster	WILSON, SENKLER & BLOOMFIELD. Solicitors for Bank of Montreal.
Vernon*▲† ..... Yale	FRED BILLINGS.
Victoria*▲† ..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*▲† ..... Kootenay	John F. Burne.

MANITOBA.

Altona*▲† ..... Lisgar	See Winnipeg.
Birtle*▲† ..... Marquette	Mickle & Tingley.
Boissevain*▲† Turtle Mt'n	Norman P. Buckingham.
Brandon*▲† ..... Brandon	COLDWELL & COLEMAN.
Carberry*▲† ..... Norfolk	G. Barrett.
Carman*▲† ..... Lisgar	F. A. Brown.
Cartwright*▲† ..... Lisgar	See Pilot Mound.
Crystal City*▲† .... Lisgar	See Winnipeg.
Cypress River*▲† Macd'ld	C. E. Bastin.
Dauphin*▲† .... Marquette	A. E. Wilkes.
Deloraine*▲† . Turtle Mt'n	J. A. Mather.
Emerson*▲† .. Provencher	D. Forrester.
Gladstone*▲† .. Macdonald	D. Smith.
Glenboro*▲† .. Macdonald	F. H. Mitchell.
Gretna*▲† ..... Lisgar	Harvey T. Maulson.
Hamiota*▲† .... Marquette	M. B. Jackson.
Hartney*▲† ..... Selkirk	G. St. J. Hallen.
Holland*▲† .... Macdonald	H. L. Riscon.
Killarney*▲† ..... Lisgar	A. G. Hay.
Manitou*▲† ..... Dufferin	W. F. Ellis.
McGregor*▲† ..... Norfolk	See Carberry.
Melita*▲† ..... Brandon	J. L. Crerar.
Miami*▲† ..... Lisgar	F. A. Brown.
Minnedosa*▲† .. Marquette	R. Hill Myers.
Morden*▲† ..... Lisgar	H. L. Lemon.
Morris*▲† .... Provencher	See Emerson.
Neepawa*▲† ... Macdonald	Howden & Howden.
Oak Lake*▲† ..... Brandon	See Brandon.
Pilot Mound*▲† Macd'n'ld	W. A. Donald.
Plum Coulee*▲† .... Lisgar	See Winnipeg.
Portage la Prairie*▲† Macdonald	D. A. Macdonald.
Rapid City*▲† . Marquette	R. A. Nelles.
Russell*▲† ..... Marquette	See Rapid City.
Selkirk*▲† ..... Selkirk	John O'Reilly.
Shoal Lake*▲† . Marquette	James MacDonald.
Souris*▲† ..... Brandon	J. A. Taylor.
Stonewall*▲† ..... Selkirk	See Winnipeg.
St. Pierre ..... Carillon	See Winnipeg.
Treherne*▲† ..... Norfolk	See Winnipeg.
Virden*▲† ..... Brandon	Goulter & Singer.
Wawanesa*▲† .... Brandon	J. H. Ingram.
Winkler ..... Lisgar	See Winnipeg.
Winnipeg*▲† ... Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre	Send to Bank.

NEW BRUNSWICK.

Bathurst*▲† .... Gloucester	Gilbert & Gilbert.
Campbellton*▲† .. Rest'che	Murray & McLatchy.
Chatham*▲† . Northumb'd	Warren C. Winslow.
Dorchester*▲† Westmor'd	M. G. Teed.
Edmundston*▲† .. Victoria	John M. Stevens.
Fredericton*▲† ..... York	ARTHUR R. SLIPP.
Grand Falls*▲† .. Victoria	See Edmundston.
Hartland*▲† ..... Carleton	See Woodstock.
Hillsboro*▲† ..... Albert	See Moncton.
Kingston*▲† ..... Kent	See St. John.
Moncton*▲† . Westmorel'd	R. W. HEWSON.
New Castle*▲† . N'thuml'd	E. P. WILLISTON.
Sackville*▲† . Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*▲† Westmoreland	W. A. Russell.
St. Andrews*▲† . Charlotte	F. H. Grimmer.
St. John*▲† ..... St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲† .. Charlotte	J. G. Stevens, Jr.
Sussex*▲† ..... Kings	White, Allison & King.
Woodstock*▲† ... Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† .... Sas'k'h'n	See Prince Albert.
Calgary*▲† ..... Alberta	J. A. BANGS.
Dawson City ..... Alberta	C. N. Woodworth.
Edmonton*▲† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† .... Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	T. W. Jackson.
Lethbridge*▲† .... Alberta	C. I. P. Conybeare.
McLeod*▲† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*▲† Assinib'a	C. R. Mitchell.
Moose Jaw*▲† . Assiniboia	William Grayson.
Moosomin*▲† . Assiniboia	White, Elwood & Gwillen.
Pincher Creek*▲† Alberta	See McLeod.
Prince Albert*† ... Sas'h'n	James McKay.
Qu Appelle* ... Assiniboia	A. D. Dickson.
Qu Appelle Stn*▲† Assin'ia	A. D. Dickson.
Regina*▲† ..... Assiniboia	FORD JONES.
So. Edmonton*▲ .. Alberta	A. C. Rutherford.
Wapella*▲† ... Assiniboia	See Regina.
Whitewood*▲† Assiniboia	See Regina.
Wolseley*▲† ... Assiniboia	Levi Thomson.
Yorkton*▲† .... Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*† . Colch'ter	See Truro.
Amherst*▲† .. Cumberland	TOWNSEND & ROGERS.
Annapolis*▲† .. Annapolis	Fred W. Harris.
Antigonish*▲† Antigonish	J. A. WALL.
Barrington*† .. Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Bear River*▲† ..... Digby	Jones & Nichols.
Berwick*▲† ..... Kings	See Kentville.
Bridgetown*▲† . Annapolis	O. T. Daniels.
Bridgewater*▲† . Lunenb'g	H. T. Ross.
Canning*▲† ..... Kings	See Kentville.
Canso*† ..... Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*▲† .... Halifax	See Halifax.
Digby*▲† ..... Digby	T. C. Shreve.
Glace Bay† .. Cape Breton	Chisholm & Crowe.
Guysborough*† .. Guys'ro'	Joseph A. Fulton.
Halifax*▲† ..... Halifax	ALFRED WHITMAN.
Kentville*▲† ..... Kings	W. P. Shaffner.
Lawrencetown*▲ . Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Fyke.
Lockeport*† ... Shelburne	See Shelburne.
Londonderry*▲† Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Mabou ..... Inverness	See Port Hood.
Maitland*† ..... Hants	See Truro.
Middleton*▲† ... Annapolis	W. G. Parsons.
New Glasgow*▲† .. Pictou	Fraser, Jennison & Graham.
North Sydney*▲† C. Breton	Murray & MacKenzie.
Oxford*▲† ... Cumberland	C. H. Onley.
Parrsboro*▲† Cumberland	H. W. McKenna.
Pictou*▲† ..... Pictou	E. M. MACDONALD.
Port Hawkesb'y*† Invern's	George O. Forsyth.
Port Hood*† ... Inverness	Samuel Macdonnell.
Shelburne*▲† .... Shelburne	John Hood.
Sherbrooke*† .. Guysboro	See Guysborough.
Shubenacadie*▲† ... Hants	A. Kirkpatrick.
Springhill*● . Cumberland	A. W. Foster.
Stellarton*▲† ..... Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*▲† ... Cape Breton	WM. A. G. HILL.
Truro*▲† ..... Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲† ..... Digby	J. A. Grierson.
Windsor*▲† ..... Hants	E. J. MORSE.
Wolfville*▲† ..... Kings	E. Sidney Crawley.
Yarmouth*▲● . Yarmouth	SANFORD H. PELTON, K. C.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ONTARIO.

Town and County.	Name.
Acton*†	Halton	W. A. McLean.
Alisa Craig*†	Middlesex	See St. Marys.
Alexandria*†	Glengarry	A. L. Smith.
Alliston*†	Simcoe	Fisher & Bell.
Almonte*†	Lanark	Greig & Jamieson.
Alvinston*†	Lambton	Hannah & Burnham.
Amherstburg*†	Essex	F. A. Hough.
Arkona*†	Lambton	See Watford.
Arnprior*†	Renfrew	Dulmage & Burwash.
Arthur*†	Wellington	M. M. McMartin.
Athens*†	Leeds	W. A. Lewis.
Atwood*†	Perth	See Listowel.
Aurora*†	York	T. H. Lennox.
Avonmore*†	Stormont	See Cornwall.
Aylmer*†	Elgin	Miller & Backhouse.
Ayr*†	Waterloo	See Galt.
Barrie*†	Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*†	Lincoln	See Hamilton.
Beaverton*†	Ontario	T. Earnest Godson.
Beeton*†	Simcoe	See Alliston.
Belleville*†	Hastings	F. E. O'FLYNN.
Berlin*†	Waterloo	A. Miller.
Blenheim*†	Kent	R. L. Gosnell.
Blyth*†	Huron	A. S. Dickson.
Bolton*†	Peel	A. A. Miller.
Bothwell*†	Kent	George L. Taylor.
Bowmanville*†	Durham	J. Keith Galbraith.
Bracebridge*†	Muskoka	Mahaffy & Ashworth.
Bradford*†	Simcoe	Mark Scanlon.
Brampton*†	Peel	R. H. Pringle.
Brantford*†	Brant	BAIRD & HENDERSON.
Brigden*†	Lambton	See Sarnia.
Brighton*†	No'umberl'd	J. W. Gordon.
Brockville*†	Leeds	WOOD & STEWART.
Brussels*†	Huron	G. F. Blair.
Burford*†	Brant	See Brantford.
Burks Falls*†	Muskoka	Stephen T. Evans.
Burlington*†	Halton	E. H. Cleaver.
Campbellford*†	N'hm'l'd	D. J. Lynch.
Cannington*†	Ontario	A. J. Reid.
Carleton Place*†	Lanark	C. McIntosh.
Cayuga*†	Haldimand	Colter & Goodman.
Chatham*†	Kent	WILSON, KERR & PIKE.
Chatsworth*†	Grey	See Owen Sound.
Chesley*†	Bruce	H. O. Langley.
Chesterville*†	Dundas	W. B. Lawson.
Chippawa*†	Welland	See Welland.
Clarksburg*†	Grey	See Thornburg.
Clifford*†	Wellington	See Harriston.
Clinton*†	Huron	W. Brydon.
Cobourg*†	N'th'umberl'd	FRANK M. FIELD.
Colborne*†	N'thumberl'd	W. L. Payne.
Coldwater*†	Simcoe	J. Brookoski.
Collingwood*†	Simcoe	HY. ROBERTSON.
Comber*†	Essex	See Essex.
Cookstown*†	Simcoe	See Alliston.
Cornwall*†	Stormont	MACLENNAN, CLINE & MACLENNAN.
Creemore*†	Simcoe	See Barrie.
Dashwood*	Huron	R. H. Collins.
Delhi*†	Norfolk	See Simcoe.
Descronto*†	Hastings	George E. Deroche.
Drayton*†	Wellington	A. S. Lown.
Dresden*†	Kent	J. W. Sharpe.
Drumbo*†	Oxford	See Brantford.
Dundalk*†	Grey	I. B. Lucas.
Dundas*†	Wentworth	T. H. A. BEGUE.
Dunnville*†	Haldimand	W. D. Swayze.
Durham*†	Grey	J. P. Telford.
Dutton*†	Elgin	C. St. Clair Leitch.
Eganville*†	Renfrew	W. Lawson.
Elmira*†	Waterloo	See Berlin.
Elmvale*†	Simcoe	W. F. W. Lent.
Elora*†	Wellington	Henry Wissler.
Embro*†	Oxford	See Woodstock.
Erin*†	Wellington	See Fergus.
Essex*†	Essex	E. A. Wisner.
Exeter*†	Huron	R. H. Collins.
Fenelon Falls*†	Victoria	McLaughlin & McDearmid.
Fergus*†	Wellington	N. M. Monro.
Flesherton*	Grey	Lucas & Wright.
Florence*†	Lambton	See Bothwell.
Fordwich*†	Huron	See Blyth.
Forest*†	Lambton	Wm. J. Porte.
Fort Frances	Rainy Ri'er	See Rat Portage.
Fort William*†	Algoma	W. A. MATHESON.
Galt*†	Waterloo	E. J. BEAUMONT.
Gananoque*†	Leeds	W. B. Carroll.
Georgetown*†	Halton	G. S. Goodwillie.
Glencoe*†	Middlesex	Stuart, Stuart & Ross.
Goderich*†	Huron	PHILIP HOLT, *K. C.*
Gore Bay*	Algoma	See Sault Ste. Marie.
Grand Valley*†	Dufferin	J. A. V. Preston.
Gravenhurst*†	Muskoka	B. H. Ardagh.
Grimsby*†	Lincoln	See Hamilton.
Guelph*†	Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*†	Haldimand	S. E. Lindsay.
Hamilton*†	Wentworth	CARSCALLEN & CAHILL.
Hanover*†	Grey	See Durham.
Harriston*†	Wellington	A. G. Campbell.
Harrow*†	Essex	See Windsor.
Hastings*†	N'thumberl'd	Ruddy & Clarry.
Hawkesbury*†	Prescott	O'BRIAN & HALL.
Hensall*†	Huron	H. J. D. Corkle.
Hespeler*†	Waterloo	See Berlin.
Highgate*†	Kent	See St. Thomas.
Huntsville*†	Muskoka	O. M. Arnold.
Ingersoll*†	Oxford	HEGLER & HEGLER.
Inwood*†	Lambton	See Sarnia.
Iroquois*†	Dundas	A. E. Overell.
Jarvis*†	Haldimand	C. E. Bourne.
Keewatin*†	R'ny R. D.	H. A. Langford.
Kemptville*†	Grenville	T. K. Allen.
Kincardine*†	Bruce	W. C. Loscombe.
Kingston*†	Frontenac	SMYTHE & LYON.
Kingsville*†	Essex	W. A. Smith.
Lakefield*†	Peterboro	O. A. Langley.
Lanark*†	Lanark	Andrew Haydon.
Lansdowne*†	Leeds	See Brockville.
Leamington*†	Essex	W. T. Easton.
Lindsay*†	Victoria	MOORE & JACKSON.
Listowel*†	Perth	F. R. Blewett.
London*†	Middlesex	CRONYN & BETTS.
Lucan*†	Middlesex	Wm. McDiarmid.
Lucknow*†	Bruce	P. Y. Malcomson.
Lynden*†	Wentworth	William T. Henderson
Madoc*†	Hastings	Wm. Cross.
Markdale*†	Grey	P. McCullough.
Markham*†	York	Higgins & Douglas.
Marmora*	Hastings	J. F. Wills.
Mattawa*†	Nipissing	D. A. Dunlap.
Meaford*†	Grey	C. T. Sutherland.
Merlin*†	Kent	See Blenheim.
Merrickville*†	Grenville	A. E. Baker.
Midland*†	Simcoe	John Rowe.
Mildmay*†	Bruce	See Walkerton.
Millbrook*†	Durham	R. Ruddy.
Milton*†	Halton	V. Chisholm.
Milverton*†	Perth	See Listowel.
Mitchell*†	Perth	Dent & Thompson.
Morrisburg*†	Dundas	J. P. Whitney.
Mount Forest*†	Wel'ton	R. O. Kilgour.
Napanee*†	Lennox	WILSON & WILSON.
Newcastle*†	Durham	E. H. McLean.
New Hamburg*†	W'tr'l'o	William Millar.
New Market*†	York	T. J. Robertson.
Niagara Falls*†	Welland	F. W. HILL.
North Bay*†	Nipissing	BROWNING & SENKLER.
Norwich*†	Oxford	T. Brown.
Norwood*†	Peterboro	W. A. F. Campbell.
Oakville*†	Halton	D. O. Cameron.
Oil Springs*†	Lambton	Isaac Greenizen.
Orangeville*†	Dufferin	W. L. Walsh.
Orillia*†	Simcoe	S. S. Robinson.
Orono*†	Durham	See Bowmanville.
Oshawa*†	Ontario	C. A. JONES.
Ottawa*†	Carleton	BISHOP & SMITH.
Otterville*†	Oxford	See Woodstock.
Owen Sound*†	Grey	Kilbourn & Kilbourn
Paisley*†	Bruce	Hector C. Cowan.
Pakenham*†	Lanark	See Perth.
Palmerston*†	Wellington	Drew & Drews.
Paris*†	Brant	Gordon J. Smith.
Parkdale*†	York	John Douglas.
Parkhill*†	Middlesex	E. Goodman.
Parry Sound*†	McDoug'll	Pirie & Stone.
Pembroke*†	Renfrew	J. H. Burritt.
Penetanguishene*†	Simc'e	A. B. Thompson.
Perth*†	Lanark	Hall & Hall.
Peterboro*†	Peterboro	HALL & HAYES.
Petrolia*†	Lambton	Moncruff & Gansby.
Pickering*†	Ontario	Dow & McGilloray.
Picton*†	Prince Edward	G. O. Alcorn.
Pt. Arthur*†	Th'r Bay Dis.	F. H. Keefer.
Port Colborne*†	Welland	G. S. Macdonald.
Port Elgin*†	Bruce	C. Dalrymple.
Port Hope*†	Durham	H. A. WARD.
Port Perry*†	Ontario	H. L. Ebbels.
Port Rowan*†	Norfolk	See Simcoe.
Prescott*†	Grenville	F. J. French.
Preston*†	Waterloo	C. R. Hanning.
Rat Portage*†	Rainy R. Dis	Langford & Moran.
Renfrew*†	Renfrew	Craig & Wilson.
Richmond Hill*†	York	A. G. J. Lawrence.
Ridgetown*†	Kent	W. E. Gundy.
Ripley*†	Bruce	F. L. Pearson.
Rodney*†	Elgin	H. Falconer Jell.
Sarnia*†	Lambton	GURD & KITTERMASTER.
Sault Ste. Marie*†	Alg'aD.	H. C. Hamilton.
Schomberg*†	York	See Toronto.
Seaforth*†	Huron	R. S. Hays.
Shelburne*†	Dufferin	G. M. Vance.
Simcoe*†	Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†	Lanark	Lavell & Farrell.
Southampton*†	Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*† .....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	J. E. VARLEY.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*† .....York	JAMES McCULLOUGH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ....Middlesex	J. Follnsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler
Sunderland*† .....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock* .....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*† .....Grey	Wilson & Dyre.
Thorold*† .....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tilsonburg*† .....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*† .....York	See Toronto.
Uxbridge*† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*† .....Essex	C. H. Robinson.
Wallaceburg*† ..... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*† .....Lambton	Alexander Saunders.
Welland*† .....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*† .....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† ..... Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND.
Wingham*† .....Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† ....Oxford	W. T. McMULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Town and County.	Name.
Alberton*† .....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*† ..... Kings	See Charlottetown.
Summerside*† .... Prince	J. E. Wyatt.

QUEBEC.

Town and County.	Name.
Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*† .... Missisquoi	H. Butler.
Berthier en Haut*▲Berth'r	V. Allard.
Buckingham*† ....Ottawa	F. A. Beaudry.
Chambly*† .... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*† ... Stanstead	G. H. St. Pierre.
Cookshire*† .... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .....Richmond	See Richmond.
Farnham*† ...Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carrol.
Granby*† ..... Shefford	See Cowansville.
Grand Mere.....Joliette	See Joliette.
Henryville ..... Iberville	See St. Johns.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville*† .....Iberville	See St. Johns.
Joliette*† .....Joliette	J. M. Tellier.
Knowlton*† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*† . Jacq'eCartier	See Montreal.
Lachute*† .... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*† .... Laprairie	See Montreal.
Laurentides* .L'Assomp'n	R. T. Beaudoin.
Levis*† ..... Levis	Charles Darveau.
Longueuil*† ....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desaulniers.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*† .... Rouville	H. G. Paulin.
Mile End*† ...Hochelaga	See Montreal.
Montmagny*†Montm'g'y	See Levis.
Montreal*† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*† ..... Nicolet	See Three Rivers.
Ormstown*† Chateaugu'y	See Huntingdon.
Papineauville*† ..Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*† ....Megantic	See Victoriaville.
Pt.St.Charles*† Hoch'aga	See Montreal.
Quebec*† .....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*† ... Richmond	P. S. G. McKenzie.
Rimouski*† ... Rimouski	N. Bernier.
Riviere du Loup*† Tem'ts	See Fraserville.
Roberval*† .. Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*† .....Pontiac	See Ottawa.
Sherbrooke*† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*† ..... Richelieu	Ethier & Lefebore.
Stanbridge*† E. Missisquoi	Z. V. Cornell.
Stanstead*† ...Stanstead	M. F. Hackett.
St. Cesaire*† ....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste. TheresedeBl'inv'lle*† Terrebonne	See Montreal.
St. Francois*† DeLaBe'ce	See Montreal.
St. Francois-du-Lac† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*† ... Hochelaga	See Montreal.
St. Hyacinthe*† St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*† Terrebonne	W. B. Nantel.
St. Johns*† .... St. Johns	Paradis & Paradis.
St. Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	RAMEL, TESSIER & TESSIER
St. Sauveur*..... Quebec	See Quebec.
Thetford Mines*† Mega'ic	See Quebec.
Three Rivers*† St. Mau'ce	N. L. De Noncourt.
Valleyfield*† . Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*† ..... Shefford	Charles A. Nutting.
Westmount*† ..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.